



Don't Be Depressed:  
It's a Great Time  
For Web Start-Ups

Justin Fox on  
Ending the Dollar's  
Dominance



Miley Inc.—  
Up Close with an  
American Idol

# TIME

**How Not  
To Lose in  
Afghanistan**

## Trophies are simply not enough

2005-2008 IATA World's Top Commercial Airline Cargo Operation

2006-2007 ITCA Mercury Award 'Food and Beverage' 'On-board Service'

2006 Time Readers' Travel Choice Awards 'No.1 for Best First/Business Class'

2008 Business Traveler USA 2008 'Best Airline in Asia'

2007-2008 Business Traveler USA 'Best Business Class to Asia/Trans-Pacific'

2008 Global Traveler 'Best Airline in North Asia'

2008 World Traveler 'Best In-flight Service Airline'

While we are very proud of the awards we have received

throughout the years, our greatest achievement comes

from you, our valued customer. Above all else,

your compliments and your encouragement

to improve our service give us the

greatest sense of accomplishment.

That is why at Korean Air,

we strive to improve upon

our past successes

and continue to

bring you the

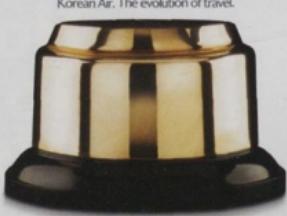
best possible

service we can.

Because trophies are

simply not enough anymore.

Korean Air. The evolution of travel.



In true gratitude, we will return your love with even better services

## 4 | 10 QUESTIONS

Olympian Dara Torres, 41, doesn't think she's reached her peak

## 6 | POSTCARD: NEW YORK

## 9 | INBOX



**Ageless** Will Torres swim again in 2012? page 4

## BRIEFING

## 11 | THE MOMENT

Amid recession, gun violence rises

## 12 | THE WORLD

An earthquake shakes Italy; North Korea's new aggression; wins for gay marriage

**14 | VERBATIM** Regrets in Rwanda; South Carolina's gov opposes stimulus; vindication for Tyler Hansbrough

**16 | HISTORY** April's go to geeks: how tax accountants got their start

**19 | POP CHART** Kumar (not Harold) goes to the White House; Tom and Gisele's shotgun wedding

**20 | MILESTONES** A record-setting skier and a Pulitzer-winning photog remembered

## COMMENTARY

**22 | TUNED IN** Glenn Beck turns fear into ratings for Fox News

**23 | WASHINGTON MEMO** Scratches cough, strong first trip for Obama

**April dollars** Vin Diesel's car flick sets record, page 19



PAGE 4

11

22

24

49

57

64



**Steep climb** A U.S. soldier in Afghanistan, page 24



**Ginormous teen** The book of Cyrus, page 46

*On the cover: Photograph for TIME by Adam Ferguson. Insets, from left: Timothy Archibald for TIME; Michael Lavine—CPI*

## THE WELL

## COVER STORY

**24 | WORLD: AFGHANISTAN** Obama has staked his claim in a muddled, dangerous country. How can the U.S. win?

**30 | IN THE ARENA** Joe Klein behind the scenes in Afghanistan and Pakistan

**32 | NATION: IMMIGRATION** Will the recession force illegals to flee the U.S.?

**38 | THE ECONOMY** Mark Zandi predicts the economic future

**40 | CURIOUS CAPITALIST** An old currency comes off the bench

**42 | BUSINESS: START-UPS** Got an idea? Why it's a great time to launch a company

**46 | PROFILE** How Miley Cyrus manages teen superstardom

## LIFE

**49 | CASH CRUNCH** The art of pushing for better severance pay, post-pink slip

**50 | HEALTH** A gift for fired workers: free health care from Walgreens

**51 | USER'S GUIDE** With the Wii and other cool games, Nintendo is on a roll. And now, a new handheld player! One problem: it's a total snooze

## ARTS

**57 | MUSIC** A new orchestra is culled from aspiring Beethovens on YouTube. Can classical music go viral?

**61 | THE BIG PICTURE** Zombies are creeping back into the culture. Why brain munchers are the official monster of the recession

**63 | SHORT LIST** A Roger Clemens doc and a heavy-metal doc; why *Bright Lights, Big City* author Jay McInerney loves *Garden & Gun* magazine



**YouTube maestro** Tilson Thomas conducts, page 57

**64 | ESSAY** A test shows that Joel Stein isn't as narcissistic as he thought. For a narcissist, that sucks

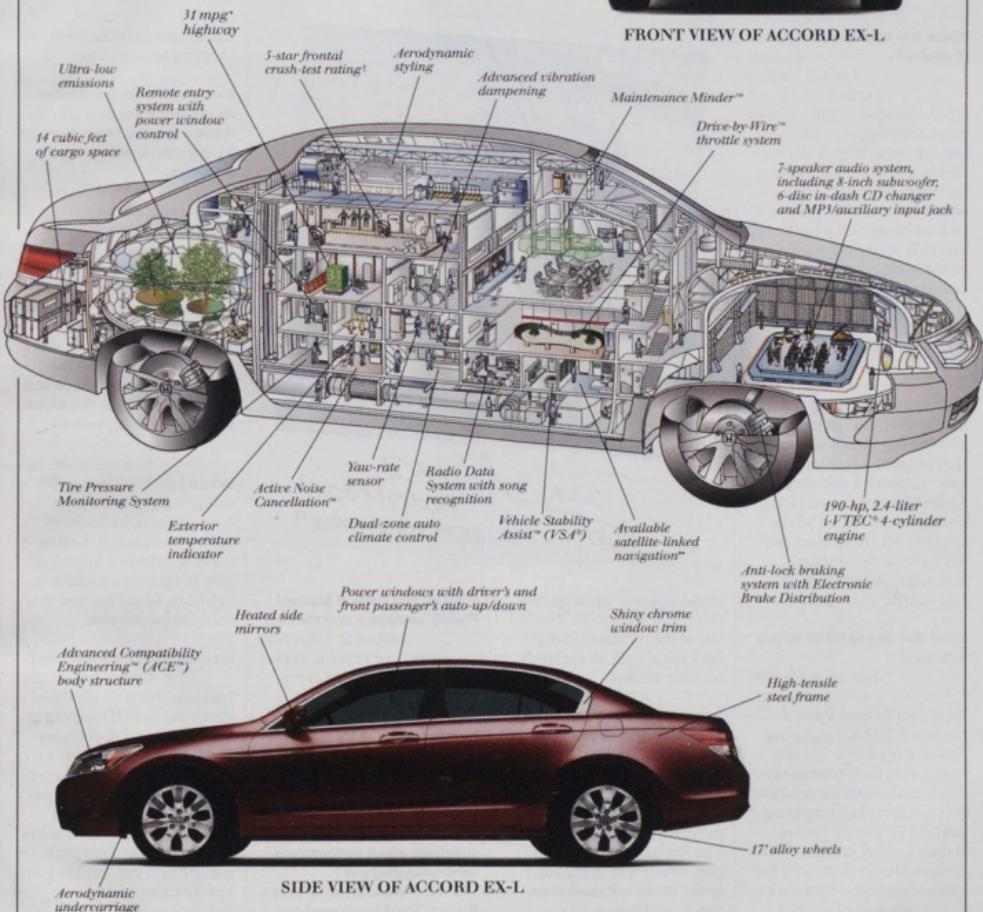


# Efficient machines

LONG A SYMBOL OF EFFICIENCY AND QUALITY, over 10 million Accords have been sold in the United States since 1976. Building from a rich racing heritage and clever research, Honda engineers deftly combine efficiency, safety and performance in one place. The 2009 Accord.



FRONT VIEW OF ACCORD EX-L



SIDE VIEW OF ACCORD EX-L

It's all we know, all in one place. The 31-mpg\* Accord.



\*EPA-estimated hwy mpg based on 4-cylinder, 5-speed manual transmission. Use for comparison purposes only. Actual mileage will vary. EX-L Sedan model shown. †Based on 5-star frontal crash ratings. Government star ratings are part of the National Highway Traffic Safety Administration's (NHTSA's) New Car Assessment Program (www.safercar.gov). \*\*The Honda Satellite-Linked Navigation System™ is available on EX-L models in the U.S., except Alaska. See your Honda dealer for details. honda.com 1-800-55-Honda ©2009 American Honda Motor Co., Inc.

# 10 Questions.

The five-time Olympian shares her stories in *Age Is Just a Number*, out now.  
**Dara Torres will now take your questions**

## Which has been your favorite Olympics?

Lindsay Mulford  
SADDLE RIVER, N.J.

At my first one, being 17, I was in awe of everyone else, thinking, Oh, wow, there's Michael Jordan and Mary Lou Retton, and sort of forgetting that I was there as an Olympian too. I'd have to say this past Olympics [has been my favorite], only because as a 41-year-old you appreciate things more.

## Which do you enjoy more, training or competing?

Dave Brown

EL SOBRANTE, CALIF.

Definitely competing. I would love not to train—it just wears and tears on your body. But the competing part is just fun. I get such a high standing up against these girls and racing them and just seeing who's the best. And to swim in the Olympic Games—there's nothing that beats that. It's just a thrill.

## What diet do you follow to stay in shape?

Samuel B. Mankins  
COLUMBUS, OHIO

I don't really have a diet, because I did have an eating disorder in college ... It was a very, very dark time in my life. It took about five years to get over. Now I just try to eat healthy. I try to eat my vegetables and my proteins. I like dessert. Maybe that's why I'm still swimming—because I can eat whatever I want.

## What encouragement can you give to a housewife who wants to start a career at age 41?

Saswati Biswas  
SHAWNEE, KANS.

Go for it! I don't think you



*Dara Torres  
Always believe!  
Age is just a number!*  
4/6/09

should let your age stop anything you want to do. That's one of the messages in my book: Don't put an age limit on your dreams.

## Do you believe you can be just as competitive as you are now when you reach 50?

Michael Schmim  
ROCKFORD, ILL.

I think I'll always be competitive. In fact, I feel like I'm more competitive now than I was in my 20s. I spoke to the national-team coach, and he was like, You're the fastest American there is, and you're less than a tenth of a second off the world record. You should swim. And I was like, Yeah, he's right. I haven't reached my peak yet.

## What do you think of Michael Phelps' marijuana controversy?

Addison St. Onge-May  
PORTLAND, MAINE

Michael's young, and everyone makes mistakes. The biggest thing that he did was, he admitted it. A lot of people don't do that. We texted recently, and he seemed like his old, funny, kid self.

## How do you respond to questions about performance-enhancing-drug use?

Russell Granruth, BEL AIR, MD.

Bottom line: I've allowed myself to be tested any way there is to be tested. I've passed the drug tests. So there's not really much more I can say. If anyone asks me about those things, I guess I'll have to take it as a compliment, because they think I'm

that great a swimmer that I'm cheating to swim fast.

## Can you give me any advice for my swimming career? I'm 8 years old, and I have been on a competitive swim team for 2.5 years.

Eva Wilk, DALLAS

When I was 8, I did other sports also. The one thing I would tell you is, Don't limit yourself to one sport for the rest of your younger years. It can get monotonous, and you can burn out really quick.

## How do you juggle the demands of new parenthood with the intense training required to prepare for the Olympics?

Kimberly Britt

WINTER PARK, FLA.

When I got back into swimming, I can't say it wasn't hard, because it was. I felt guilty. I would call the nanny every 10 minutes. What I do now is, I get my daughter involved in what I do. And that really helps out a lot.

## Is London 2012 a possibility?

Cathy Chee, BOSTON

I get asked that all the time. Here's the deal: If I were in my 20s, I'd be like, Oh yeah, no problem. But I'm almost 42. I had three orthopedic surgeries in the fall. My body breaks down much more than it would if I were in my 20s. But I haven't reached my peak. I'm not ruling it out, but I'm going to take it day by day.



VIDEO AT TIME.COM

To watch a video interview with Dara Torres and to subscribe to the 10 Questions podcast on iTunes, go to [time.com/10questions](http://time.com/10questions)



**HOW WOULD YOU SPEND 365 FREE NIGHTS?**

**VISIT ALL THOSE PLACES YOU NEVER GOT TO  
WHEN YOU WERE YOUNGER.**

**THE BIG WELCOME™** Enter The Big Welcome from Hyatt Gold Passport® and you could win 365 free nights at any Hyatt worldwide. We'll even throw in a million airline miles to make it more interesting. All you have to do is tell us how you'd use them. There's also a chance to win one of 10,000 other free nights at any Hyatt. For complete details, visit [TheBigWelcome.com](http://TheBigWelcome.com).



HYATT GOLD PASSPORT®

**HYATT.** YOU'RE MORE THAN WELCOME

NO PURCHASE NECESSARY TO ENTER, PLAY OR WIN THE BIG WELCOME SWEEPSTAKES FROM HYATT GOLD PASSPORT OR THE BIG WELCOME CONTEST FROM HYATT GOLD PASSPORT. Entry requires a free membership to Hyatt Gold Passport. Must be the age of majority in your home state/province and a legal resident of the 50 U.S. (including District of Columbia) or Canada (excluding Quebec). Void where prohibited. Contest Grand Prize is 365 nights at Hyatt hotels and 1 million miles on an airline frequent flyer program of winner's choice, from among a participating Hyatt airline travel partner; free nights for standard rooms only, and subject to program terms, and expire on June 30, 2014; ARV \$94,350. 10,000 Daily Sweepstakes Prize winners will receive one Hyatt Gold Passport Free Night award valid through June 30, 2010 at a Hyatt hotel of winner's choice. ARV of all sweepstakes prizes is \$1,000,000.00. For complete details, including sweepstakes rules and regulations, visit [TheBigWelcome.com](http://TheBigWelcome.com). The Big Welcome Sweepstakes and Contest from Hyatt Gold Passport © 2009 Hyatt Corporation. 71 South Wacker Drive, Chicago, IL 60606. The trademark HYATT and related marks are trademarks of Hyatt Corporation. © 2009 Hyatt Corporation. All rights reserved.

# Postcard: New York City. Some came for fame. Others, for glory. But most came because they had nothing better to do. **Laughing in the face of layoffs at the Unemployment Olympics**

BY CLAIRE SUDDATH

**E**lia Roldan had just received a new lab coat with her name embroidered on the pocket. She worked as a dermatologist's assistant, and although her doctor's office was struggling—fewer people are getting Botoxed these days—her boss assured her that everything was fine. But that was a month ago. Now she is in Manhattan's Tompkins Square Park at 2 p.m. on a Tuesday, seeing how far she can hurl an office telephone wrapped in electrical tape in the very first—and possibly only—Unemployment Olympics. "It's not like I have anywhere I have to be," she says. "I mean, not anymore." She is competing in the same white Nikes she used to wear at the doctor's office.

The Unemployment Olympics are the hastily planned brainchild of Nick Goddard, a gangly former computer programmer who lost his job in February. The idea for the four-event competition—Telephone Toss, PayDay Piñata, Pin the Blame on the Boss and the "You're Fired" footrace—just popped into his head one night. "Normally you think of things like this but never do them," he says. "But I have so much free time right now, I decided to go for it." He built a website, contacted local news outlets and then watched in amazement as his e-mail inbox filled with inquiries from hopeful participants.

Unemployment Olympians must bring a state unemployment card, termination letter or other proof of their joblessness. They register at the "Unemployment Office," a lopsided cardboard stand that looks like a recession-wearied version of Lucy's *THE DOCTOR IS IN* desk from *Peanuts*. Most have college or graduate degrees and worked in white collar jobs from which they did not expect to be booted. They range in age from the 23-year-old fired from his very first job to the 61-year-old garment worker who blames the Chinese for putting her fabric company out of business. They have been unemployed for an average of four months, and most of them



**Out-of-work athletes** An Unemployed Olympian whacks the PayDay Piñata with a telephone

show up alone. "Who am I going to bring?" asks Erika Garcia, an out-of-work contract lawyer. "My friends still have jobs."

Nevertheless, the 30-odd contestants are mostly cheerful. They yell and clap and egg one another on, and no one seems too upset when the piñata (filled with PayDay candy bars) breaks on the very first try. With New York City easing into spring, just being outdoors under a blue sky is almost as refreshing as stabbing a thumbtack into a fat, balding caricature of one's boss drawn on an oversize poster board. (Other targets include "The Feds," "The Economy" and "Consumer Spending.") Prizes are awarded, mostly in the form of gift certificates to local restaurants and bars. Some people exchange business cards, but the group's careers are so diverse—at one point, an unemployed opera singer gives an impromptu performance—that for the most part, people just talk about the competitions and their rapidly dwindling bank accounts.

"This event is making me nervous," says Katina Garrard, a quiet, pale woman

watching the phone toss. A legal-ethics assistant laid off by International Paper in Memphis, Tenn., Garrard moved two months ago to New York, where she thought job opportunities would be "well, not plentiful, but at least they would exist." She attended a job fair earlier in the day, but it depressed her. "There were lines and lines of people hoping for a job—when only a few companies showed up. It's just so disheartening." She says she's not athletic enough to participate in the games; plus, she doesn't want to risk getting a telephone in the face without an employer to cover her insurance.

The Unemployment Olympians are laughing, but they are not O.K. They have moved in with friends, downsized apartments and asked their parents for assistance. Three people say they've cut back on groceries so significantly that they've actually lost weight. They're tired and frustrated and bored, but on this sunny afternoon they are making light of their situation. Lauren Diamond, a victim of advertising-agency layoffs, shrugs as she waits in line for the games. "I'm seriously sad," she says. "But at least I'm not from Lehman Brothers."

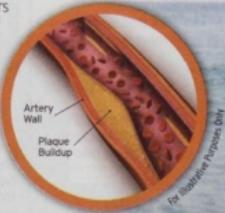
**No Work, All Play**  
For a video of the games, visit [time.com/unemploymentolympics](http://time.com/unemploymentolympics)

## 30 YEARS AGO, YOU DIDN'T KNOW ABOUT HIGH CHOLESTEROL AND PLAQUE BUILDUP.

### FORTUNATELY, NOW YOU DO.

Over time, you've learned a thing or two. Now, you know your high cholesterol may put you at risk for plaque buildup in your arteries. Here's how CRESTOR can help.

- Along with diet, CRESTOR  lowers bad cholesterol and  raises good
- CRESTOR is also approved to slow the buildup of plaque in arteries as part of a treatment plan to lower cholesterol to goal
- High cholesterol, family history of early heart disease, diabetes, and high blood pressure may all play a role in plaque buildup. Is CRESTOR right for you? Talk to your doctor



For Illustrative Purposes Only

**TAKE A DEEPER LOOK** at how plaque could be building in your arteries. Take an interactive tour of an artery at [CRESTOR.COM](http://CRESTOR.COM)

**Important Safety Information about CRESTOR:** In adults, CRESTOR is prescribed along with diet for lowering high cholesterol. CRESTOR is also prescribed along with diet to slow the progression of atherosclerosis (the buildup of plaque in arteries) as part of a treatment plan to lower cholesterol to goal. CRESTOR has not been approved to prevent heart disease, heart attacks, or strokes.

CRESTOR is not right for everyone, including anyone who has previously had an allergic reaction to CRESTOR, anyone with liver problems, or women who are nursing, pregnant, or who may become pregnant. Your doctor will do blood tests before and during treatment with CRESTOR to monitor your liver function. Unexplained muscle pain and weakness could be a sign of a rare but serious side effect and should be reported to your doctor right away. The 40-mg dose of CRESTOR is only for patients who do not reach goal on 20 mg. Be sure to tell your doctor if you are taking any medications. Side effects occur infrequently and include headache, muscle aches, abdominal pain, weakness, and nausea.

**Please read the important Product Information about CRESTOR on the adjacent page.**

If you're without prescription coverage and can't afford your medication, AstraZeneca may be able to help.

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit [www.FDA.gov/medwatch](http://www.FDA.gov/medwatch), or call 1-800-FDA-1088.



800-CRESTOR

[CRESTOR.COM](http://CRESTOR.COM)



**CRESTOR®**  
rosuvastatin calcium

AstraZeneca 

# IMPORTANT INFORMATION ABOUT CRESTOR® (ROSUVASTATIN CALCIUM)

Please read this summary carefully and then ask your health care professional about CRESTOR. No advertisement can provide all the information needed to determine if a drug is right for you. This advertisement does not take the place of careful discussions with your health care professional. Only your healthcare professional has the training to help weigh the risks and benefits of a prescription drug.

## WHAT IS CRESTOR?

CRESTOR is a prescription medicine that belongs to a group of cholesterol-lowering medicines called statins. Along with diet, CRESTOR lowers "bad" cholesterol (LDL-C) and increases "good" cholesterol (HDL-C). CRESTOR also slows the progression of atherosclerosis in adults with high cholesterol, as part of a treatment plan to lower cholesterol to goal.

## WHAT IS CHOLESTEROL?

Cholesterol is a fatty substance, also called a lipid, normally found in your bloodstream. Your body needs a certain amount of cholesterol to function properly. But high cholesterol can lead to health problems. LDL-C is called bad cholesterol because if you have too much in your bloodstream, it can become a danger to your health and can lead to potentially serious conditions. HDL-C is known as good cholesterol because it may help remove excess cholesterol. Common health factors such as diabetes, high blood pressure, smoking, obesity, family history of early heart disease, and age can make controlling your cholesterol even more important.

## WHAT IS ATHEROSCLEROSIS?

Atherosclerosis is the progressive buildup of plaque in the arteries over time. One major cause is high levels of LDL-C. Other health factors, such as family history, diabetes, high blood pressure, or if you smoke or are overweight, also play a role in the formation of plaque in arteries. Often this plaque starts building up in arteries in early adulthood and gets worse over time.

## HOW DOES CRESTOR WORK?

Most of the cholesterol in your blood is made in the liver. CRESTOR works by blocking an enzyme in the liver. Blocking this enzyme causes the liver to make less cholesterol. CRESTOR helps the liver absorb and use more cholesterol from the blood.

## WHO SHOULD NOT TAKE CRESTOR?

Do not take CRESTOR if you:

- have had an allergic reaction to CRESTOR or are allergic to any of its ingredients. The active ingredient is rosuvastatin calcium. The inactive ingredients are: microcrystalline cellulose, lactose monohydrate, tribasic calcium phosphate, crospovidone, magnesium stearate, hypromellose, triacetin, titanium dioxide, yellow ferric oxide, and red ferric oxide
- have liver problems
- are pregnant or think you may be pregnant, or are planning to become pregnant. CRESTOR may harm your unborn baby. If you become pregnant, stop taking CRESTOR and call your health care professional right away
- are breast-feeding. CRESTOR can pass into your breast milk and may harm your baby

The safety and effectiveness of CRESTOR have not been established in children.

## HOW SHOULD I TAKE CRESTOR?

- Take CRESTOR exactly as prescribed by your health care professional. Do not change your dose or stop CRESTOR without talking to your health care professional, even if you are feeling well.
- Your health care professional may do blood tests to check your cholesterol levels during your treatment with CRESTOR. Your dose of CRESTOR may be changed based on these blood test results.
- CRESTOR can be taken at any time of day, with or without food.
- Swallow the tablets whole.
- Your health care professional should start you on a cholesterol-lowering diet before giving you CRESTOR. Stay on this diet when you take CRESTOR.
- Wait at least 2 hours after taking CRESTOR to take an antacid that contains a combination of aluminum and magnesium hydroxide.
- If you miss a dose of CRESTOR, take it as soon as you remember. However, do not take 2 doses of CRESTOR within 12 hours of each other.
- If you take too much CRESTOR or overdose, call your health care professional or a Poison Control Center right away or go to the nearest emergency room.

## WHAT SHOULD I TELL MY HEALTH CARE PROFESSIONAL BEFORE TAKING CRESTOR?

Tell your health care professional if you:

- have diabetes, thyroid, liver or kidney problems
- are pregnant or think you may be pregnant, or are planning to become pregnant
- are breast-feeding
- have a history of muscle pain or weakness
- drink alcoholic beverages
- are of Asian ancestry

Tell your health care professional about all medicines you take or plan to take, including prescription and nonprescription medicines, vitamins, and herbal supplements. Some medicines may interact with CRESTOR, causing side effects. It is particularly important to tell your health care professional if you are taking or plan to take

- cyclosporine (used after organ transplants)
- gemfibrozil (used to lower cholesterol)
- fibrates (used to lower cholesterol)
- niacin (used to lower cholesterol)
- warfarin (used for thinning blood)
- lopinavir/ritonavir combination (used to treat HIV/AIDS)
- birth control pills that contain ethinyl estradiol or norgestrel
- antacids containing aluminum and magnesium hydroxide (used for heartburn)

Know all of the medicines you take and what they look like. It's always a good idea to check that you have the right prescription before you leave the pharmacy and before you take any medicine.

Keep a list of your medicines with you to show your health care professional. If you need to go to the hospital or have surgery, tell all of your health care professionals about all medicines that you are taking.

## WHAT ARE THE POSSIBLE SIDE EFFECTS OF CRESTOR?

CRESTOR can cause side effects in some people.

**Serious side effects may include:**

**Muscle problems.** Call your health care professional right away if you experience unexplained muscle pain, tenderness, or weakness, especially with fever. This may be an early sign of a rare muscle problem that could lead to serious kidney problems. The risk of muscle problems is greater in people who are 65 years of age or older or who already have thyroid or kidney problems. The chance of muscle problems may be increased if you are taking certain other medicines with CRESTOR.

**Liver problems.** Your health care professional should do blood tests before you start taking CRESTOR and during treatment to check for signs of possible liver problems.

**The most common side effects may include:** headache, muscle aches and pains, abdominal pain, weakness, and nausea.

This is not a complete list of side effects of CRESTOR. Talk to your health care professional for a complete list or if you have side effects that bother you or that do not go away.

## HOW SHOULD I STORE CRESTOR?

Store your medication at room temperature, in a dry place. If your health care professional tells you to stop treatment or if your medicine is out of date, throw the medicine away. Keep CRESTOR and all medicines in a secure place and out of the reach of children.

## WHERE CAN I GET MORE INFORMATION ABOUT CRESTOR?

Talk to your health care professional. Full Prescribing Information is available on [www.CRESTOR.com](http://www.CRESTOR.com) or by calling 1-800-CRESTOR.

## GENERAL ADVICE

It is important to take CRESTOR as prescribed and to discuss any health changes you experience while taking CRESTOR with your health care professional. Do not use CRESTOR for a condition for which it was not prescribed. Do not give CRESTOR to other people, even if they have the same medical condition. It may harm them. Keep CRESTOR and all medicines away from children. This summary provides important information about CRESTOR. For more information, please ask your health care professional about the full Prescribing Information and discuss it with him or her.

Visit [www.CRESTOR.com](http://www.CRESTOR.com). Or call the Information Center at AstraZeneca toll-free at 1-800-CRESTOR.

CRESTOR was licensed by AstraZeneca from Shionogi & Co. LTD, Osaka, Japan. CRESTOR is a registered trademark of the AstraZeneca group of companies. ©2008 AstraZeneca Pharmaceuticals LP. All rights reserved. AstraZeneca Pharmaceuticals LP, Wilmington, DE 19850. Rev. 01/08 258864

  
**CRESTOR®**  
rosuvastatin calcium

AstraZeneca 

# SLEEP BETTER

**85%**

of our readers say they are  
**more confident about**  
**their finances** than friends  
who don't read MONEY  
magazine.



# Money

take  
charge

To subscribe to MONEY, call 800-462-0793

**CNNMoney.com**

**WHAT IS THE SIGN OF A GOOD DECISION?**

After planning a vacation without a TV,  
it's the entertainment you find instead.



At MassMutual we answer to the members and policyholders who own our company — not Wall Street. We take a long term approach that has worked in all phases of the economic cycle. It's helped us earn financial strength ratings among the highest of any company in any industry.<sup>1</sup> And build a surplus of over \$8 billion as a cushion to help manage unforeseen events. Experience the confidence that comes with making a good decision. Talk to your advisor or visit [MassMutual.com](http://MassMutual.com). **We'll help you get there.™**

In the world of  
personal finance, it's



LIFE INSURANCE + RETIREMENT/401(K) PLAN SERVICES + DISABILITY INSURANCE + LONG TERM CARE INSURANCE + ANNUITIES + INCOME PROGRAMS

MassMutual Financial Group refers to Massachusetts Mutual Life Insurance Company (MassMutual), its affiliated companies and sales representatives. Insurance products issued by and ratings apply to MassMutual, Springfield, MA 01111, and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, Enfield, CT 06082. Financial strength ratings as of 3/2/09: A.M. Best (A++); Fitch (AAA); Moody's (Aa1); Standard & Poor's (AAA). Ratings subject to change. Learn more about our mutual structure at [www.MassMutual.com/AboutMassMutual](http://www.MassMutual.com/AboutMassMutual). Surplus as of 12/31/08. CRN201003-117780

# Inbox



## The Upside of Danger

I TRULY APPRECIATE THE NONPARTISAN tone Kurt Andersen took in his essay "The End of Excess" [April 6]. I say this not because I think America should become nonpartisan but because being a partisan nation has and will continue to make us the greatest nation on the planet. At the end of the day, we need to realize that the only thing we are entitled to is a chance.

Ryan Hanson, RHINELANDER, WIS.

THERE HAVE BEEN MANY WORDS SAID RECENTLY about the state of America, but I have not read anything as concise and as truthful as "The End of Excess." Andersen's analogy—likening the U.S. to a substance abuser who must acknowledge his problem and enter rehabilitation—perfectly captured our situation.

Anna Riley-Pate, LEXINGTON, KY.

OVER THE PAST 20 YEARS OF EXCESS, MILLIONS of American families have lived prudently and within their means, even as incomes stagnated and good job opportunities vanished. Most of us know what is good for America; we used to live there before the Washington-Wall Street axis of greed wrecked it for so many of us. By declaring that "there is plenty of blame to go around," TIME has now joined Washington in excusing the government's negligence and creating the crisis.

Ray Damani, SPARTANBURG, S.C.

THE DIFFERENCE BETWEEN RATS AND HUMAN BEINGS is that rats learn from experience. Excess will be back. It's just lying low until the storm passes.

William Shallcross, WINTER PARK, FLA.

YES, THE CRISIS IS A GOOD THING. HAVING HIT BOTTOM, Americans have a solid foundation from which to leap upward. After I graduated from college in 1992, a car accident claimed my lower left leg. I chose full-time Paralympic competition in cycling and the Ironman triathlon for the next 15 years. Without the initial physical and emotional pain—followed by years of financial hardship—I wouldn't now be enjoying a new career as a professional speaker. True contentment comes from applying a solid work ethic toward our passions, not from the wealth this also happens to create.

Paul Martin, NATICK, MASS.

LET'S HOPE THAT THOSE WITH AN OVER-ABUNDANCE of "things" will recognize that because of a pervasive sense of greed and entitlement, many have lost all they worked for. Maybe as a nation we will develop a conscience and realize the harm we've done.

Mary Jo Lisborg, FAYETTEVILLE, N.Y.

## E-Mail Me Your EKG, Stat!

IN "WRONG PRESCRIPTION," DR. SCOTT Haig correctly suggests that digital medical records are no silver bullet for the costly, inefficient U.S. health system, but for

**'With his credo that government was the problem, not the answer, Ronald Reagan wrote the script for the collapse we're facing.'**

Sybil Hinkle, NAPA, CALIF.

**Reaganomics** Many readers blamed the financial crisis on rising deregulation



**HOW TO REACH US** Our e-mail address is [letters@time.com](mailto:letters@time.com). Please do not send attachments. Or you can send your letter to: TIME Magazine Letters, Time & Life Building, Rockefeller Center, New York, N.Y. 10020. Letters should include the writer's full name, address and home telephone and may be edited for purposes of clarity and space.

**Customer Service and Change of Address** For 24/7 service, please use our website: [www.time.com/customerservice](http://www.time.com/customerservice). You can also call 1-800-843-8463 or write to TIME at P.O. Box 30601, Tampa, Fla. 33630-0601. **Back Issues** Contact us at [help.time.com/customersvc](http://help.time.com/customersvc) or call 1-800-274-6800. **Reprints and Permissions** Information is available at the website [www.time.com/time/reprints](http://www.time.com/time/reprints). To request custom reprints, e-mail [TimeMagazine\\_Reprints@wrightreprints.com](mailto:TimeMagazine_Reprints@wrightreprints.com) or call 1-877-652-5295; for all other uses, contact us by e-mailing [timeprints\\_usa@timeinc.com](mailto:timeprints_usa@timeinc.com). **Advertising** For advertising rates and our editorial calendar, visit [timemediakit.com](http://timemediakit.com). **Syndication** For international licensing and syndication requests, e-mail [syndication@timeinc.com](mailto:syndication@timeinc.com) or call 1-212-522-5868.

## HAWKIN' ABOUT MY GENERATION

THOUGH KURT ANDERSEN'S VIEWS on the generation currently coming of age ("the so-called millennials")

**LETTER FROM A GEN Y-ER** comprised just two sentences of his essay "The End of Excess," I would like to thank him for those words nonetheless [April 6]. Members of my generation have been scolded incalculable times by our elders for our supposed apathy, short attention span and poor work ethic. This may be the first time I have seen my age group treated with respect and as a cause for optimism. I hope we will prove Andersen right and learn a lesson from the mistakes and excess that led to the current recession. The kids are all right, indeed.

Anthony Christodoulou, LOS ANGELES

the wrong reasons [April 6]. Information technology (IT) improves efficiency with the rules of the game currently in play. If the rules reward treating disease complications but discourage management and prevention, IT will help health-care businesses churn out more complications per hour. The fundamental flaw in our current system is that despite decades of debate, no one has an adequate stake in preventing those costly complications in the first place.

Steve Brown, WOODSIDE, CALIF.

HAIG'S WARNINGS MAY APPLY TO FOR-PROFIT medical insurance and hospitals, but there are alternatives. In my HMO, Kaiser Permanente, medical decisions are made by doctors. Medical records have been online for years. Copays are low, and there are no cutoffs for the cost of surgery, hospitalization or other care. Prescription drugs are covered. And premiums are lower than those of for-profit plans. If Barack Obama's health-coverage plan is modeled on one like mine, then everybody can win.

Phil Bond, ELK GROVE, CALIF.



WHEN IT'S TIME TO GET BACK TO CIVILIZATION,

*why not use 21st century technology to get there?*



Thanks to new high-tech travel cards issued under the Western Hemisphere Travel Initiative, crossing the border back home is more efficient than ever. Enjoy the peace of mind that comes with knowing you have approved documents to cross back into the U.S., by land or sea, from Canada, Mexico and the Caribbean. The June 1st deadline for having compliant documents is rapidly approaching so there's no time to lose.



APPLY FOR YOUR TRAVEL CARD TODAY. VISIT [www.GetYouHome.gov](http://www.GetYouHome.gov) TO LEARN HOW.



U.S. Customs and  
Border Protection

[www.GetYouHome.gov](http://www.GetYouHome.gov)

Let's Get You Home. **WHTI**

Western Hemisphere Travel Initiative



# Briefing

THE WORLD □ VERBATIM □ HISTORY

POP CHART □ MILESTONES



## The Moment

4/5/09: New York

RICHARD CORY, RICHER THAN a king, "Fluttered pulses when he said, / 'Good-morning,' and he glittered when he walked." And in the shocking final line of E.A. Robinson's famous poem, this outwardly ideal man "went home and put a bullet through his head."

Some lives are like Hollow-world soundstages, all façade, and suicide is the instrument by which their hollowness is revealed. Increasingly, though, this tragedy works in reverse. Hollow men (it's almost always

men) add mass murder to their suicidal outbursts, hoping to mask their nothingness with a front of brutal significance.

Jiverly Wong was unknown and unremarkable in life. Had he gone quietly like Cory, he would have died unnoticed—evidently a fate too much to bear. Instead, he blocked the rear exit of an immigrant center in Binghamton, N.Y., and walked with guns drawn through the front door. Thirteen people died to create Wong's illusion of importance.

Or maybe *illusion* is the wrong word, for he certainly made himself important to them.

A rash of mass murder-suicides has left more than 50 people dead in the U.S. over the past month. Criminologist James Alan Fox, attempt-

### Markets are down. Gun sales are up. But killers know no economic indicator

ing to explain the killings to the *Washington Post*, said, "The economic pie is shrinking to the point where it looks more like a Pop-Tart." But the Dow was above 12,000 on the April morning two years ago when Cho Seung Hui made

his bid for significance at Virginia Tech. And the rampage of Eric Harris and Dylan Klebold at Columbine High School, 10 Aprils ago, came during a delirious bull run.

Those who blame America's gun culture note that sales of weapons and ammo have been brisk lately, fueled by fear of a recession-related crime wave and fear that the Obama Administration might tighten gun laws. But remember what Linda Loman said as her husband, the failed salesman Willy, headed toward his suicide: "Attention must be paid." When Arthur Miller wrote that, 60 years ago, it was a lament. Now it's a deadly threat.

—BY DAVID VON DREHLE

# The World

10 ESSENTIAL STORIES



## 1 | Vermont

### Gay Marriage Gains Momentum

While Californians await a decision from the state supreme court on whether a referendum banning gay marriage will be upheld, other parts of the country appear to be moving in favor of same-sex unions.



Vermont and Iowa legalized the practice in early April; the District of Columbia will vote in May on whether to recognize other states' unions.



**Vermont** The state legislature voted on April 7 to override Governor Jim Douglas' veto of a bill allowing same-sex marriages.

**District of Columbia** In a preliminary vote, the D.C. council voted on April 7 to recognize out-of-state gay marriages. Official vote: May 5

**Iowa** On April 3 the state's supreme court ruled that a law limiting marriage to a man and a woman violated rights of equal protection.

**Connecticut** Last October a sharply divided state supreme court struck down a civil-union law that limited marriage to heterosexuals.

**Massachusetts** In 2003, it became the first state to legalize gay marriage, after its supreme court ruled that banning it was unconstitutional.

**Numbers:** **20%**

## 2 | Somalia

### Pirates Seize U.S. Vessel

In the first such attack involving U.S. citizens in as many as 200 years, Somali pirates seized the cargo ship *Maersk Alabama* in the Indian Ocean on the early morning of April 8. According to reports, the pirates were overpowered by the *Alabama*'s 20 U.S. crew members but managed to take captain Richard Phillips hostage, inciting a standoff with rescue ships deployed to the scene. In the latest surge of attacks in the region, Somali pirates have hijacked six ships in five days, after seizing 15 in March and more than 130 last year, according to the International Maritime Bureau.



*Outside Parliament, a protester hurls a rock at security forces barricaded behind their shields*

## 3 | Moldova

### Election Triggers Protests

Allegations of vote-rigging in the Communist Party's April 5 parliamentary election spurred more than 10,000 people to mass in Chisinau, the capital of Europe's poorest country. Coordinating via Twitter and text messages, protesters stormed government buildings and clashed with police. Nearly 200 were arrested. President Vladimir Voronin accused Romania of conspiring to foment unrest—a charge Bucharest denied.

## 4 | New York

### Binghamton Massacre

Before he opened fire on a citizenship class at a Binghamton, N.Y., civic center, Jiverly Wong mailed a rambling,

paranoid letter to a Syracuse TV station, bemoaning the loss of his job assembling vacuum cleaners and accusing the police of harassing him. "I am Jiverly Wong shooting the people," it began, and signed off with a chillingly bland "Have a nice day." Wong, a Vietnamese immigrant, killed 13 people before taking his own life in the worst U.S. mass shooting since the 2007 Virginia Tech massacre. Despite a 1992 arrest for fraud, the 41-year-old had licenses for both of the handguns used in the attack.

## 5 | Washington

### Shifting DOD Priorities

Defense Secretary Robert Gates has called for a major adjustment in defense spending that he says will make the U.S. better equipped for the conflicts in Iraq and Afghanistan. If approved, the Gates budget will:



**F-35** Increase orders for the Joint Strike Fighter



**Drones** Allocate more funding for unmanned aircraft like the Predator



**F-22** Halt the production of the Raptor fighter jet after 187 units are delivered



**VH-71** Cancel a program to build a new fleet of presidential helicopters

Percentage of U.S. 4-year-olds who are obese, according to a new public-health study of 8,550 preschoolers

**\$14**

Cost of two adult movies, ordered by her husband, that British Home Secretary Jacqui Smith included in an official expense report



## 6 | Italy

**ON DEADLY GROUND** Before dawn on April 6, a devastating earthquake rocked the city of L'Aquila, about 60 miles (95 km) east of Rome, killing at least 260 people. With more than 10,000 buildings damaged or destroyed, some 28,000 people were left homeless—many of them forced to brave frigid temperatures in makeshift tent camps. As rescue workers scrambled to pull survivors from the wreckage, authorities called the 6.3-magnitude quake the nation's worst in 30 years.

## 7 | Bangkok

## Protests, Again

After just a few months of relative calm following an extended period of political turmoil, as many as 100,000 protested on April 8 to demand that Prime Minister Abhisit Vejjajiva step down. Supporters of exiled former PM Thaksin Shinawatra rallied outside the home of the privy councilor to Thailand's revered monarch. Thaksin blames the adviser for organizing the 2006 coup that ousted him.

## 8 | North Korea

## Rocket Launch Fizzles

In a move U.S. President Barack Obama called "provocative," North Korea fired a long-range rocket that crashed into the ocean. Pyongyang claimed it had successfully put a communications satellite in orbit, but experts in the U.S. and elsewhere said the mission, which violated a 2006 U.N. resolution, was a failure.



The Taepo Dong-2 leaves its launchpad at 11:30 a.m. local time on April 5

The first of the rocket's three stages drops, as planned, in the Sea of Japan

After traveling 1,900 miles (3,100 km), the rocket crashes into the Pacific Ocean

## 9 | The Arctic

## The Deicing Age

Scientists at the National Snow and Ice Data Center say older, thicker sea ice, which once made up 30% to 40% of Arctic sea ice and is less prone to melting, makes up only 9.8% of this year's shrunken ice spread—the lowest level ever. The rest is thinner and more vulnerable to warmer summer temperatures. Researchers estimate that 80% of Arctic ice may melt over the next 30 years and eventually disappear altogether.

## 10 | South Africa

## Zuma's Path to Power Cleared

South African prosecutors have dropped corruption charges against African National Congress leader Jacob Zuma, ending an eight-year legal saga in which Zuma was accused of accepting bribes to impede an investigation into a multibillion-dollar arms deal. The decision to drop the charges comes just two weeks before the country's presidential election, clearing the way for a near-certain victory for Zuma. Members of the Democratic Alliance, South Africa's main opposition party, are demanding a judicial review, accusing prosecutors of "buckling to political pressure." Zuma, who had long called the charges part of a political conspiracy to deny him the presidency, hailed the decision as "vindicating."

## ( RECESSSION WATCH )

As the U.S. unemployment rate inches toward double digits, more Americans are left without health insurance and are looking for affordable alternatives in the supplement aisle. **Vitamin sales rose nearly 8% this winter over the same period a year ago**, according to the Chicago-based market-research firm Information Resources Inc., while the national chain Vitamin Shoppe reported a 20% surge in new customers seeking cheap ways to prevent illness and avoid expensive treatment.



Where the U.S. places on a new U.N. ranking of worldwide use of information and communication technology, down six spots since 2002



Zuma celebrates with a supporter after charges against him were dismissed

1,000%

Percentage increase in U.S. Twitter visits from February 2008 to February 2009. Some 4 million Americans visit the microblogging site monthly

17<sup>TH</sup>



For daily sound bites,  
visit [time.com/quotes](http://time.com/quotes)

# Verbatim

**'They left them to be murdered.'**

**PAUL KAGAME**, President of Rwanda, on the 15th anniversary of the nation's 1994 genocide, blasting the international community for failing to intervene

**'I couldn't picture it any other way.'**

**TYLER HANSBROUGH**, University of North Carolina forward, on forgoing the NBA draft to help the Tar Heels vanquish Michigan State for the NCAA championship

**'They should see it like a weekend of camping.'**

**SILVIO BERLUSCONI**, Italy's Prime Minister, on the thousands of people left homeless by an April 6 earthquake

**'I think the fatal flaw of a lot of people in politics is that they want to be loved.'**

**MARK SANFORD**, South Carolina governor, who has balked at accepting \$700 million in federal stimulus money for his state

**'This is not just the flogging of the girl; it is an indication of what is in store for us.'**

**ASMA JAHANGIR**, head of the Human Rights Commission of Pakistan, on the beating of a teenage girl for "immoral behavior" in the Taliban-controlled Swat Valley

**'If you can't speak openly at Notre Dame, who's going to want to come here?'**

**MAT YOUNG**, a student at the South Bend, Ind., university, where plans to have President Barack Obama deliver May's commencement address have stirred outrage among antiabortion Catholics

**'[He] presided over the most corrupt administration in Illinois history—and that is saying something.'**

**JUDY BAAR TOPINKA**, former state treasurer, on the federal indictment of Rod Blagojevich



## Back & Forth:

### Taxes

'It's punishing the achievers for the mistakes and the lack of discipline on the part of a bunch of corrupt politicians that have run that city and state into the ground.'



Radio host **RUSH LIMBAUGH**, announcing plans to sell his New York City condo because of the so-called millionaires' tax in the state's new budget

'If I knew that would be the result, I would've thought about the taxes earlier.'

**DAVID PATERSON**, New York governor, on the conservative icon's threat to skip town



### Google

'How dare anyone take a photograph of my home without my consent?'

**PAUL JACOBS**, of Broughton, England, an affluent village where residents, citing potential security risks, blocked a Google car from taking pictures for the search engine's Street View project

'We take privacy very seriously, and we were careful to ensure that all images in our Street View service abide by U.K. law.'

**A GOOGLE SPOKESMAN**, defending the company's policies

### The Palins

'Most of the time.'



**LEVI JOHNSTON**, ex-fiance of Sarah Palin's eldest daughter Bristol, after being asked in a TV interview whether the couple practices safe sex

'We're disappointed that Levi and his family are engaging in flat-out lies, gross exaggeration and even distortion of their relationship.'

A statement released by the **PALIN FAMILY**, which slammed Johnston's claim that the governor probably knew he and Bristol were sleeping together; Johnston also says the family has restricted his access to infant son Tripp

# There's a very good reason why guys wear a cup.

Protection.



TENA Male Guards



NEW TENA Men Protective Underwear

They made you wear a cup in junior high with a good reason. And it did its job. Now that triangular shape is the basis for TENA incontinence protection just for men. Like TENA Male Guards. Designed to utilize the "cup-like" shape to give you better protection. There's strong adhesive so it won't slip and slide. Plus, a soft, cloth-like outer lining. Then, there's our new TENA Men Protective Underwear that has a reinforced target zone where men need it most. Cut like briefs. Made with breathable, cotton-like fabric. And all of our products offer Advanced Odor Protection. It all adds up to a newly heightened sense of security for the millions of men with incontinence. Leaving just one other thing you'll notice about our cups – they don't runneth over.

Call 1-800-781-3298 or go to [www.tenadryfacts.com](http://www.tenadryfacts.com) for a free sample.



# A Brief History Of: Accountants



**T**AKES AN ESTIMATED 32.7 HOURS TO COMPLETE A standard 1040 income tax form, according to the Internal Revenue Service, so it's no wonder that nearly two-thirds of Americans get professional help. The U.S. income tax code, replete with embellishments like the earned-income tax credit and the mortgage-interest deduction, is not even a century old; the 16th Amendment created the modern federal income-tax structure in 1913. But for years personal-income-tax business for accountants remained a trickle—in 1918, only 5% of Americans earned enough to file returns. After the IRS cracked down on tax evaders in the 1950s, two Missouri brothers smelled opportunity and launched H&R Block, charging customers \$5 each to make sure their returns were in order.

From the 1950s to the 1970s, homeownership and personal incomes grew—and so did tax rates and the increasingly complex tax code. Americans looking to reduce their liabilities turned to experts for advice on how much to donate to charity and what to claim as a business expense. By 1978, H&R Block was responsible for 1 in 9 returns; today the rate is 1 in 7. While many returns are prepared by employees at storefront shops who take a short training course, there are some 400,000 certified public accountants in the U.S., who have passed a uniform test and are licensed by states.

Despite worries that the current recession may prompt Americans to save on fees and file their own taxes come April 15, more people than ever are going into accounting—some 60,000 now earn accounting degrees annually. The green-eyeshade brigade may even benefit from tax changes in the recent stimulus package. Such updates are always followed by confusion, a boon for tax experts. —BY KATE PICKERT

## DEATH AND ...

**1887** American Association of Public Accountants is founded with 31 members

**1913** Sixteenth Amendment is ratified, allowing the Federal Government to collect income tax. The 1040 form debuts

**1955** Brothers Henry and Richard Bloch launch H&R Block in Kansas City, Mo., charging \$5 for each income tax return

**1986** Ronald Reagan signs the Tax Reform Act. An IRS program allows electronic tax-filing, as long as returns are prepared by a tax professional

**2005** H&R Block pays \$62.5 million in settlements related to refund-anticipation loans with exorbitant interest rates

## THE SKIMMER



### God Is Back

By John Micklethwait and Adrian Wooldridge  
Penguin Press; 405 pages

FOR CENTURIES, SECULAR intellectuals have forecast the death of religion at the hands of modernity. They got it wrong. In *God Is Back*, Micklethwait and Wooldridge—the editor in chief and Washington bureau chief, respectively, of the *Economist*—map a spiritual surge that would bring Nietzsche to tears. "The great forces of modernity—technology and democracy, choice and freedom—are all strengthening religion rather than undermining it," they write. Americans are "exporting their faith" by wedging it to their other gods: belief in free markets and "putting the consumer first." Corporations proudly tout Christian values, pastors like Rick Warren are launching publishing empires from the pulpit, and U.S.-style megachurches are sprouting from Seoul to Guatemala City, where one cavernous house of worship boasts a helipad (and an address off "Burger King Drive"). The authors falter by limiting their discussion of non-Christian faiths—including virulently antimodern strains of radical Islam. Readers are left to decide whether this religious revival is something to relish or rue. —BY ALEX ALTMAN

READ  
SKIM  
TOSS

# With the help of **SYMBICORT**, I know my asthma is under control

It helps control my asthma symptoms day and night and starts opening my airways within 15 minutes.\*

Importantly, SYMBICORT won't replace a rescue inhaler for sudden symptoms.

And SYMBICORT combines two medicines to help control inflammation and constriction. So I'm breathing more freely, and that feels good to me.

**If your asthma symptoms keep coming back,  
ask your health care professional if SYMBICORT  
is right for you.**

\*Your results may vary.

## IMPORTANT SAFETY INFORMATION

Prescription SYMBICORT is a controller medicine for the long-term maintenance treatment of asthma. SYMBICORT is for people 12 years and older whose doctor has decided are not well controlled on another asthma-controller medicine or who need two asthma-controller medicines. SYMBICORT is not for the treatment of sudden asthma symptoms.

**SYMBICORT contains formoterol, a long-acting beta<sub>2</sub>-agonist (LABA). Medicines containing LABAs may increase the chance of asthma-related death. So, SYMBICORT should be used only if your health care professional decides another asthma-controller medicine alone does not control your asthma or you need two controller medicines.**

While taking SYMBICORT, never use another medicine containing a LABA. SYMBICORT won't replace rescue inhalers for sudden asthma symptoms. Do not use SYMBICORT more than twice a day.

If you are taking SYMBICORT, see your health care professional if your asthma does not improve or gets worse.

Some people may experience increased blood pressure, heart rate, or change in heart rhythm. Tell your doctor if you have a heart condition or high blood pressure. If you are switching to SYMBICORT from an oral corticosteroid, follow your doctor's instructions to avoid health risks when you stop using oral corticosteroids.

Avoid exposure to infections such as chicken pox or measles. Tell your health care professional immediately if you are exposed. In clinical studies, common side effects included nose and throat irritation, headache, upper respiratory tract infection, sore throat, sinusitis, and stomach discomfort.

**Please see Important Product Information on adjacent page and discuss with your doctor.**

*You are encouraged to report negative side effects of prescription drugs to the FDA. Visit [www.fda.gov/medwatch](http://www.fda.gov/medwatch), or call 1-800-FDA-1088.*

**For more information, go to [MySymbicort.com](http://MySymbicort.com)  
or call 1-888-777-4350.**

*If you cannot afford your prescription,  
AstraZeneca may be able to help.*

**Symbicort**  
(budesonide/formoterol fumarate dihydrate)  
Inhalation Aerosol



# IMPORTANT INFORMATION ABOUT SYMBICORT

Please read this summary carefully and then ask your doctor about SYMBICORT.

No advertisement can provide all the information needed to determine if a drug is right for you or take the place of careful discussions with your health care professional. Only your health care professional has the training to weigh the risks and benefits of a prescription drug.

## WHAT IS THE MOST IMPORTANT INFORMATION I SHOULD KNOW ABOUT SYMBICORT?

- In patients with asthma, long-acting beta<sub>2</sub>-agonist (LABA) medicines, such as formoterol (one of the medicines in SYMBICORT), may increase the chance of death from asthma problems. In a large asthma study, more patients who used another LABA medicine died from asthma problems, compared with patients who did not use that LABA medicine. Talk with your health care professional about this risk and the benefits of treating your asthma with SYMBICORT.
- SYMBICORT does not relieve sudden symptoms, so you should always have a fast-acting inhaler (short-acting beta<sub>2</sub>-agonist medicine) with you. If you do not have this type of inhaler, talk with your health care professional to have one prescribed for you.
- Get emergency medical care if your breathing problems worsen quickly and your fast-acting inhaler does not relieve them.
- Do not stop using SYMBICORT unless your health care professional tells you to stop because your symptoms might get worse.

## WHAT IS SYMBICORT?

SYMBICORT is an inhaled prescription medicine for long-term maintenance treatment, taken twice a day, every day, to control asthma in patients 12 years and older. It will not replace your fast-acting inhaler for relief of sudden asthma symptoms.

SYMBICORT contains two medicines:

- Budesonide (the same medicine found in PULMICORT TURBULET<sup>®</sup> [budesonide inhalation powder], PULMICORT FLEXHALER<sup>®</sup> [budesonide inhalation powder]), an inhaled corticosteroid medicine, or ICS. ICS medicines help to decrease inflammation in the lungs. Inflammation in the lungs can lead to asthma symptoms.
- Formoterol (the same medicine found in Foradil<sup>®</sup> Aerolizer<sup>®</sup>) is a long-acting beta<sub>2</sub>-agonist medicine, or LABA. LABA medicines help the muscles in the airways of the lungs stay relaxed to prevent asthma symptoms, such as wheezing and shortness of breath. These symptoms can happen when the muscles in the airways tighten, which, in severe cases, can cause breathing to stop completely if not treated right away.

## WHO SHOULD NOT TAKE SYMBICORT?

You should NOT take SYMBICORT if your health care professional:

- decides that your asthma is well controlled using another asthma controller medicine
- you only use a fast-acting inhaler less than twice a week

## WHAT SHOULD I TELL MY HEALTH CARE PROFESSIONAL BEFORE USING SYMBICORT?

Tell your health care professional about all of your health conditions, including if you:

- have heart problems
- have high blood pressure
- have seizures
- have thyroid problems
- have diabetes
- have liver problems
- have been on an oral steroid, like prednisone
- have osteoporosis
- have an immune system problem or have been exposed to chicken pox or measles
- have tuberculosis or other infections
- are pregnant or planning to become pregnant because it is not known if SYMBICORT may harm your unborn baby
- are breast-feeding because it is not known if SYMBICORT passes into your milk and if it can harm your baby

Tell your health care professional about ALL the medicines you are taking, including all your prescription and nonprescription medicines, vitamins, and herbal supplements. SYMBICORT and certain other medicines may interact with each other and can cause serious side effects. So be sure to keep track of ALL the medication you take. You might want to make a list and show it to your health care professional, including your pharmacist, each time you get any new medicine, just to ensure there are no potential drug interactions.

## HOW DO I USE SYMBICORT?

Do not use SYMBICORT unless your health care professional has carefully demonstrated how to do so. If you have any questions concerning the use of SYMBICORT, ask your health care professional.

SYMBICORT should be taken twice every day as prescribed by your health care professional.

SYMBICORT comes in two strengths. Your health care professional will prescribe the strength that is best for you.

### When you use SYMBICORT, make sure you

- use SYMBICORT exactly as prescribed
- take two puffs of SYMBICORT in the morning and two puffs in the evening every day. If you miss a dose of SYMBICORT, you should take your next dose at the same time you normally do
- do not take SYMBICORT more often or use more puffs than you have been prescribed
- rinse your mouth with water after each dose (two puffs) of SYMBICORT without swallowing
- do not change or stop any of the medicines you use to control or treat your breathing problems. Your health care professional will adjust your medicines as needed
- always have a fast-acting inhaler with you. Use it if you have breathing problems between doses of SYMBICORT

### Seek emergency medical care if

- your breathing problems worsen quickly and your fast-acting inhaler does not relieve your breathing problems
- you experience any symptoms of a serious allergic reaction to SYMBICORT, such as a rash, hives, swelling of the face, mouth, tongue, and breathing problems

Contact your health care professional if

- you need to use your fast-acting inhaler more often than usual
- your fast-acting inhaler does not work as well for you at relieving symptoms
- you need to use four or more inhalations of your fast-acting inhaler for 2 or more days in a row
- you use up your entire fast-acting inhaler canister within 8 weeks
- your peak-flow meter results decrease. Your health care professional will tell you the numbers that are right for you
- your asthma symptoms do not improve after using SYMBICORT regularly for 1 week

## WHAT MEDICATIONS SHOULD I NOT TAKE WHEN USING SYMBICORT?

While you are using SYMBICORT, do NOT use other medicines that contain a long-acting beta<sub>2</sub>-agonist (LABA) for any reason, such as

- Serevent Diskus<sup>®</sup> (salmeterol xinafoate inhalation powder)
- Advair Diskus<sup>®</sup> or Advair<sup>®</sup> HFA (fluticasone propionate and salmeterol)
- Foradil<sup>®</sup> Aerolizer<sup>®</sup> (formoterol fumarate inhalation powder)

## WHAT ARE OTHER IMPORTANT SAFETY CONSIDERATIONS WITH SYMBICORT?

- Cardiovascular and central nervous system effects of LABAs, such as chest pain, increased blood pressure, fast or irregular heartbeat, tremor, or nervousness
- Immune system effects and a higher chance for infections
- Osteoporosis: People at risk for increased bone loss may have a greater risk with SYMBICORT
- Slowed growth in children. As a result, growth should be carefully monitored
- Eye problems, such as glaucoma and cataracts. Regular eye exams should be considered while using SYMBICORT

## WHAT ARE OTHER POSSIBLE SIDE EFFECTS WITH SYMBICORT?

- Nose and throat irritation
- Headache
- Upper respiratory tract infection
- Sore throat
- Sinusitis
- Stomach discomfort
- Oral thrush

Tell your health care professional about any side effect that bothers you or that does not go away. These are not all the side effects with SYMBICORT. Ask your health care professional for more information.

**NOTE:** This summary provides important information about SYMBICORT. For more information, please ask your doctor or health care professional about the full Prescribing Information and discuss it with him or her.

SYMBICORT and PULMICORT TURBULET are registered trademarks and PULMICORT FLEXHALER is a trademark of the AstraZeneca group of companies. ADVAR DISKUS, ADVAR HFA, SEREVENT DISKUS are registered trademarks of GlaxoSmithKline. FORADIL AEROLIZER is a registered trademark of Novartis Pharmaceuticals Corporation.

© 2007 AstraZeneca LP. All rights reserved.

Manufactured by AstraZeneca LP, Wilmington, DE 19880

AstraZeneca, A, AstraZeneca, Foradil, Foradil, France

Product of France

31520-00 7/07 257298



Visit [www.MySymbicort.com](http://www.MySymbicort.com).

Or, call 1-888-SYMBICORT

AstraZeneca

# Pop Chart



Malawi fights back against **MADONNA** and wins. Yay, Malawi!



Gunfire breaks out at **TOM** and **GEISEL**'s second wedding. Can't wait for the third



2010 will bring **SEX AND THE CITY** movie sequel, a.k.a. *Cocoon 3*



**EMINEM** very belatedly weighs in on election with offensive **SARAH PALIN** dig



**FAST & FURIOUS** breaks box-office records. Detroit still can't get anybody to buy a car



Dubious **NIGHTMARE ON ELM STREET** remake somehow scores the best possible actor to play **Freddy Krueger**



**FRANK GEHRY** to design Dwight D. Eisenhower memorial



**NICOLAS CAGE** selling his Bavarian castle. Times are tough

SHOCKING

**JAMIE OLIVER** names daughter Petal Blossom Rainbow, after his favorite *My Little Pony*



**KUMAR** goes to work in the *White Castle* House



**PAUL McCARTNEY** and **RINGO STARR** reunite at **DAVID LYNCH** concert, then vanish into mysterious vortex



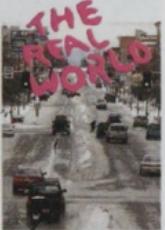
Fox News critic fired for reviewing leaked copy of *Wolverine*, ruining **HUGH JACKMAN**'s musical-number surprise



Walgreens pulls **CHIA OBAMA** from shelves



**PLAXICO BURRESS** shoots off mouth at cop, spares his leg

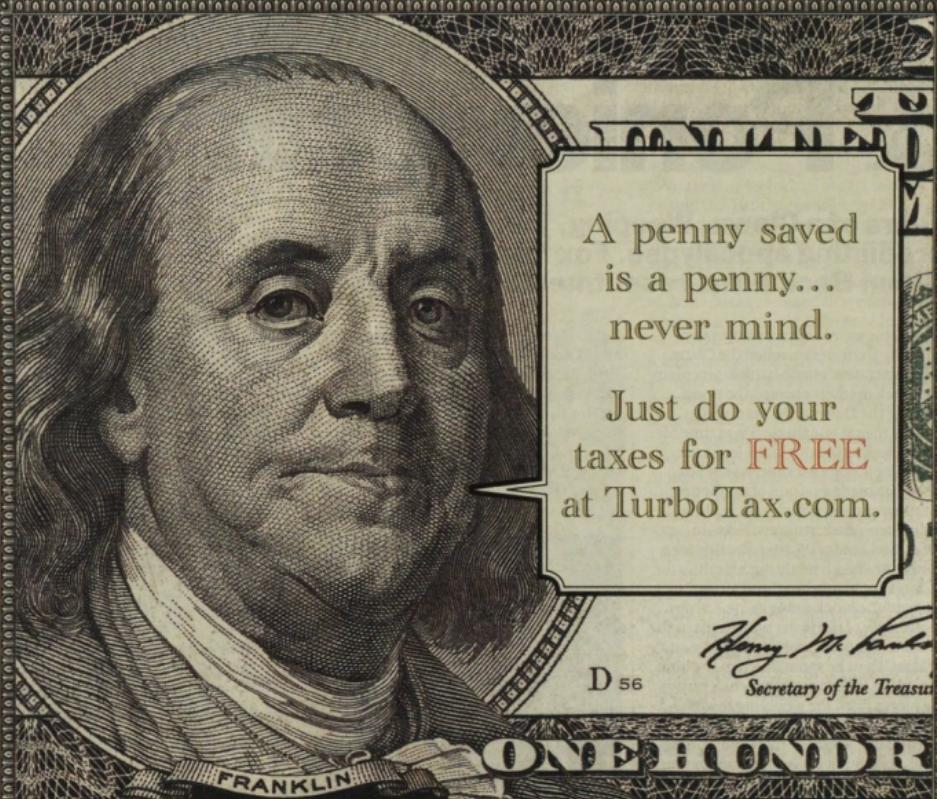


MTV's Ur-reality show renewed for four more seasons. Get ready for *Real World: Spokane*

SHOCKINGLY PREDICTABLE

**SAMANTHA RONSON** and **LINDSAY LOHAN** split





A penny saved  
is a penny...  
never mind.

Just do your  
taxes for **FREE**  
at [TurboTax.com](http://TurboTax.com).

D 56

*Henry M. Fowler*  
Secretary of the Treasury

FRANKLIN

ONE HUNDRED

**TurboTax**

Refund  
**\$2,643**



Free to prepare. Free to print. Free to e-file.

If you have simple taxes, you can do your federal taxes for free at TurboTax.com. You even get free online help. And with TurboTax, you still get the maximum refund you're entitled to. So log on to TurboTax.com. Not spending money to get money. That's sweet.

Get the Federal **FREE** Edition at [TurboTax.com](http://TurboTax.com)

Money-back guarantee details at TurboTax.com.

**TurboTax** 

**Choose Easy.**



James

# Poniewozik

## Fears of a Clown. Weeping, joking and predicting apocalypse, Fox News star Glenn Beck turns resentment into ratings

ON MARCH 23, TREASURY SECRETARY Timothy Geithner unveiled the Obama Administration's toxic-bank-assets plan. The stock markets cheered the news, sending the Dow up 497 points.

This meant one thing: it was time for Glenn Beck to break out the Jenga set.

The new populist superstar of Fox News has made a refrain of predicting that government policies are leading to disaster—dark, ruinous, blood-in-the-streets kind of disaster. Pausing for a 17-minute speech rebutting his critics for calling him “dangerous” and “crazy,” he took out the block-tower game. On opposite sides of the tower were written the words *solution* and *problem*, *taxpayer* and *children*. Then he spent much of the hour critiquing the plan, all the while pulling pieces from the wobbling tower and stacking them on top.

For Beck, Jenga is a metaphor for the plan’s risk. But it is also a metaphor for Beck’s show, which teeters from humor to predictions of apocalypse to self-esteem sermons to fits of weeping. (“I’m sorry. I just love my country. And I fear for it.”) This is what makes it so compelling: the breathless feeling that at any moment, everything could spectacularly collapse.

A year ago, with Fox News in an election-year ratings slump, some TV observers (like me) wondered if its conservative commentators could thrive in an Obama era. The answer is yes, and how. Fox roared back and has more viewers than CNN and MSNBC combined.

It’s succeeded partly because of its veteran stars Bill O’Reilly and Sean Hannity.

**Some TV observers (like me) wondered if Fox’s commentators could thrive in an Obama era. The answer is yes, and how**

But to Hannity’s tax-cut Republicanism and O’Reilly’s grumpy social conservatism, Beck adds an au courant strain of grievance. Beck had a similar program on Headline News (which I appeared on once), on which he at one point asked a Muslim Congressman to “prove to me that you are not working with our enemies.” After he moved to Fox in January, his audience exploded to 2 million—plus



viewers—unheard of at 5 p.m. His hook, for the age of economic anxiety: whereas O’Reilly embodies anger and Hannity brashness, Beck embraces fear.

Fear of what? Take your pick. Fear that the U.S. is on a long march to fascism. (As evidence, Beck cited—on April Fools’ Day but apparently seriously—the inclusion of fascists on the Mercury dime in 1916.) That fat cats and bureaucratic “bloodsuckers” are plundering your future. That Mexico will collapse and chaos will pour over the border. That America believes too little in God and too much in global warming. That “they”—Big Government, Big Business, Big Media—are against you. Above all, that you, small-town, small-business America—Palinville—have been forgotten. Dismissed. Laughed at. Just like him.

It’s hard to identify a Beck ideology so much as a set of attitudes, sometimes

contradictory ones. He channels anger against Wall Street but defends the bonuses for AIG executives. He devoted a segment to debunking a conspiracy theory about FEMA “concentration camps” but has warned that the AmeriCorps program “indoctrinates your child into community service.”

What unites Beck’s disparate themes is a sense of siege. On March 13, he served up a kind of fear combo platter—war, chaos, totalitarianism, financial ruin—with the 9/12 Project, a tearful call to viewers to rediscover the common purpose they felt after 9/11. In 2001, that common purpose involved cable-news talkers’ dialing down

the us-vs.-them shtrick for a day or two; now Beck urged viewers to reject the notion that “they” have all the power. “They don’t surround us,” he declared. “We surround them.”

**Beck’s surround sound plays like a** mix of colonial pamphleteering, Great Depression demagoguery and the movie *Red Dawn*. But is he serious? He describes himself as a “rodeo clown,” and he is a talented TV showman—joking and self-effacing, with a gift for big visuals and low-tech explainer stunts like his Jenga bit. Unlike O’Reilly et al., he’s not a shooter. He calls his program “the fusion of entertainment and enlightenment.”

Then again, he recently devoted a “War Room” episode to gaming out an American economic collapse in 2014—the result of debt and high taxes—including the rise of “Mad Max” militias and civil unrest. Because if anything spells laff riot, it’s the breakdown of lawful society! Whether Beck is stirring up frightening social currents or just playing in them, his material and its resonance are deadly serious.

Of course, I’m a “them.” And if there’s one thing we thems love, it’s tarring dissenters as scary. As he played with his Jenga tower, Beck made just that point, introducing his next guest, former Republican presidential candidate Ron Paul. “Remember,” Beck said sarcastically, “he is a dangerous militia member!”

Then a wooden piece gave way, and the whole toy edifice came crashing down. ■

# At Home Abroad. On his first overseas trip, Obama finds a world ready to work with him. Or at least ready to talk about it

BY MICHAEL SCHERER



**The listener speaks** In Prague, Obama preached a nuclear-free world before a crowd of about 20,000

THE FIRST PUBLIC WARNING WAS A scratchy cough, broadcast live to the world, followed by a request for water. In the gilded British Foreign and Commonwealth Office, the President of the United States finally stood on a global stage, a new leader introducing a new American vision for the world. But he sounded a bit off, his voice pitched, parched, nasal. At the start of his first overseas trip as President, Barack Obama had come down with a cold.

Over the next eight days, Obama would have to visit six countries, attend three international summits, conduct scheduled meetings with 25 world leaders and deliver public remarks at least 22 times, including five press conferences and two student-filled town halls. He would be asked to personally broker a new global economic compact and the unanimous appointment of a new NATO Secretary-General and to make time for a rain-soaked meeting in Istanbul with foreign ministers from Turkey and Armenia at which the stakes were merely to build a rapprochement after a nearly century-old genocide.

But through the endless processions, photo ops and briefings, Obama's warmth rose above his cold. He grabbed throat lozenges for the motorcades. His staff began stocking his podiums with glasses of water. Behind the scenes, the White House medical unit was surely lending a hand too. At every stage, the President gave essay-length answers to even the wonkiest theoretical questions, though his eyes sometimes hung heavy with dark sags. By the time he made it to Ankara, on Day 7, he was mocking his own illness, reveling in a sort of victory. "In London, I sounded like I had acorns up my nose," he reported, exiting the office of Turkish Prime Minister Recep Tayyip Erdogan. If anything, Obama seemed ener-

**NATO offered rhetorical support for Obama's new Afghan strategy but few combat troops**

gized by the challenges—political and immunological—before him. It was in many ways an opportunity he had been waiting for all his life, a chance to apply on a global stage the lessons he learned as a community organizer in the 1980s. "We are stronger when we act together," he told the Turkish parliament and military on April 6, returning to the theme that defined his visit. At every stop, he delivered this message, offering collaboration and partnership instead of demands of the kind that marked the Bush era. At a press conference in Baden-Baden with Germany's Angela Merkel, a reporter asked Obama what his "grand designs" were for NATO. "I don't come bearing grand designs," he said. "I'm here to listen."

A lot of what he heard was adoration. Crowds lined the route of Obama's motorcade in London. Members of the foreign press twice applauded after Obama's press conferences, and the streets of Prague had been graffitied with a stenciled Obama portrait. The excitable French President Nicolas Sarkozy pronounced it "a hell of a good piece of news" that Obama understood that "the world does not boil down to simply American frontiers and borders."

As a practical matter, though, it was not so clear that the more collaborative strategy that Obama was peddling would pay immediate dividends. In London, European leaders balked at any specific commitment to future economic stimulus on par with American plans. In Strasbourg, NATO countries offered rhetorical support for Obama's new Afghan strategy but few combat troops to support the effort. The North Korean missile launch yielded no immediate condemnation from the U.N. Security Council, another illustration of the limits of consensus.

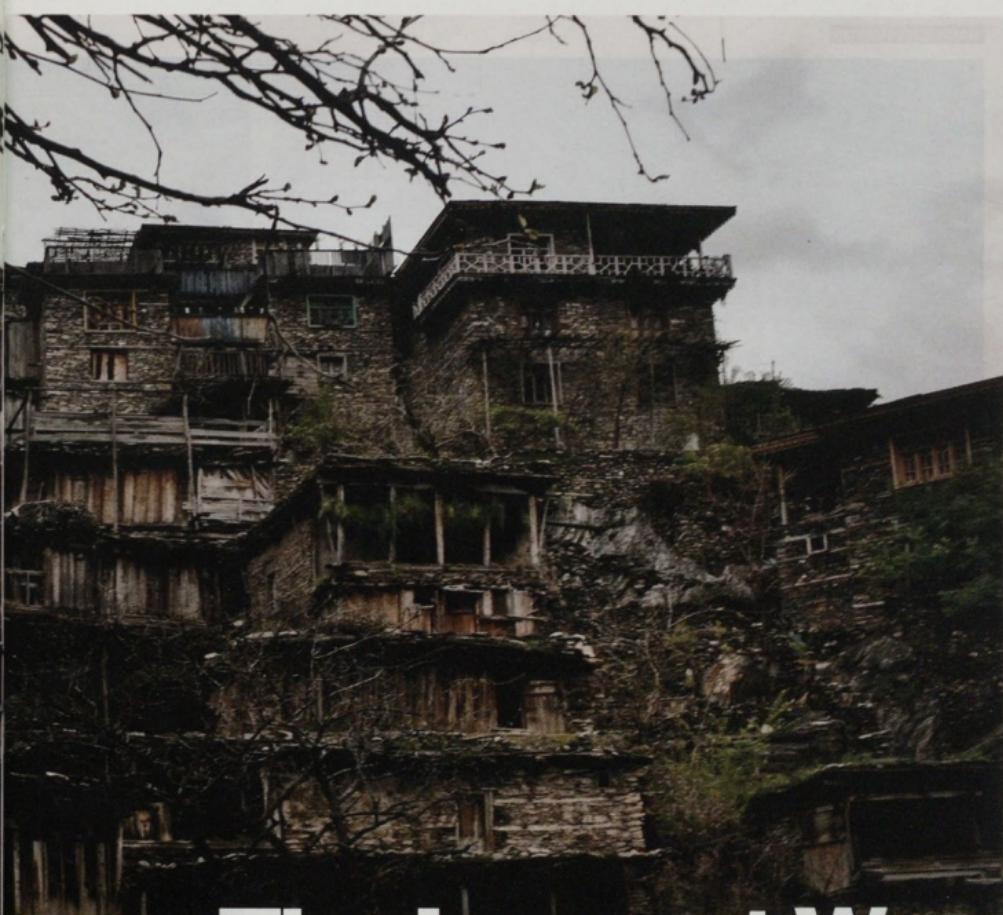
And yet Obama showed no signs of frustration. If anything, he managed a mix of realism and exuberance. During a town hall with Turkish students on the final day of his trip, Obama said of promoting peace and prosperity, "Words are good and understanding is good, but ultimately it has to translate into concrete actions ... These things take time, and the idea is that you lay the groundwork and slowly, over time, if you make small efforts, they can add up into big efforts."

Minutes later, he ended the event as he had almost every other appearance, with a question that didn't need an answer: "All right?" Which meant that he had more to do and little time, and he couldn't afford to let anything hold him back. ■

WORLD



**On watch** U.S. Sergeant Carl Baker of Bravo Company, 1-26 of the 1st Infantry Division, needs a sharp eye to protect his fellow soldiers as they meet with tribal



# The Longest War

After more than seven years, the U.S. and its allies are still fighting in Afghanistan—in a battle fueled by joblessness and poverty. Why failure isn't an option

BY ARYN BAKER/LOI KOLAY



1



2

**T**HE SOLDIERS CRESTED INTO THE village of Loi Kolay under the light of a crescent moon, slipping into defensive positions around a darkened house, gun sights trained on the rocky cliffs above. Four sharp knocks on the wooden door echoed through the silent valley. "Niazamuddin, we know you are in there!" the interpreter shouted. After a few tense moments, the tribal elder appeared. For months the village leaders of the Korengal Valley in Afghanistan's northeastern province of Kunar had complained about the U.S. and Afghan armies' searching of houses, a practice that went against tribal custom. Niazamuddin had suggested that he go along on the next search to help soften the impact. The U.S. soldiers were about to take him up on his offer.

Nobody was sure where Niazamuddin's loyalties lay. The local Afghan army commander was sure he was Taliban, though the U.S. commander wanted to give him the benefit of the doubt. If Niazamuddin was willing to lead a search, that would provide an example of solid leadership in a town riven by extremist sympathies. But Niazamuddin had gone back on his offer. If members of the Taliban found out he had led the Americans to suspicious houses, he said, they would kill him. The operation's leader, 1st Lieut. Glenn Burke, exploded with frustration.

### 1 The Summit

Tribal elders arrive for a weekly meeting with U.S. and Afghan soldiers to discuss events in the valley

### 2 Airing Grievances

The meeting focuses on security threats and the detention of a local man suspected of ties to the Taliban

### 3 Patience Pays

Captain James Howell knows it takes time and persistence to win the trust of the villagers

### 4 Adjourned

The village elders depart, leaving members of the U.S. and Afghan armies to plan the next step





3



4

U.S. forces had taken gunfire from the village several times, and previous house searches had turned up weapons, explosives and even a Taliban flag. Yet repeated raids risked alienating residents further. Burkey needed the elder's help. "You told us we had to do things differently," he said to Niazamuddin. "We are trying. I want the U.S. and Afghan forces to work together with the villagers to make this place safe." Niazamuddin was silent. "You remember Qadir?" he finally asked, naming his predecessor. "I don't know if he helped the U.S. or not, but the Taliban thought he did. They shot him coming out of the mosque." Then they beheaded his corpse in the public square.

### The Valley of Death

SEVEN AND A HALF YEARS AFTER U.S. troops arrived in Afghanistan following the attacks of Sept. 11, 2001, the war there is more deadly—and more muddled—than ever. When American troops first went to Afghanistan, they did so to overthrow the Taliban regime, which then ruled the nation and provided a haven for al Qaeda. In less than three months, the Taliban was defeated, and a U.S.-supported administration, headed by President Hamid Karzai, was installed in Kabul. Yet in 2009, the U.S. is still fighting the Taliban, and al Qaeda operatives are still plotting from Afghanistan. And one part of the region's deadly

muddle has gotten worse. In 2001 there were fears that the war in Afghanistan would destabilize Pakistan. (The Pashtun ethnic group, which makes up a large part of the Taliban insurgency, straddles the border between the two countries.) Those fears are now reality; the Pakistani Taliban threatens nuclear-armed Pakistan's viability as a state even more than its cousins jeopardize Afghanistan's.

It is because the war in Afghanistan threatens to destabilize an entire region that it has become America's biggest foreign policy challenge. On Feb. 18, President Obama committed an additional 17,000 troops to Afghanistan; when they all arrive, there will be about 55,000 troops there from the U.S., plus 37,000 from its allies. The latest Afghan war is now Obama's war. The Administration has signaled that it is downsizing expectations about what can still be achieved: the principal goal now is to counter terrorism and bring a degree of stability to Afghanistan—not to turn a poor and fractious nation into a flourishing democratic state. When Obama laid out his new strategy last month, he made it clear that the mark of success would be the ability "to disrupt, dismantle and defeat al Qaeda in Pakistan and Afghanistan and to prevent their return to either country in the future." But accomplishing even that comparatively limited objective at this stage will require a massive and sustained

U.S. commitment—one that involves more than military boots on the ground. Al Qaeda still thrives in the ungoverned tribal areas along the border between the two countries, and while many of its members have been killed, new recruits quickly take their place. U.S. soldiers have learned that to deny al Qaeda a foothold in Afghanistan will require the establishment of a government that Afghans can believe in, the security that allows them to support it and jobs that provide an alternative to fighting. "We are not going to kill our way out of this war," says Lieut. Colonel Brett Jenkinson, commander of the U.S. battalion stationed in the Korengal Valley. "What we need is a better recruiting pitch for disaffected youth. You can't build hope with military might. You build it through development and good governance."

The experience of the Americans fighting in the Korengal Valley illustrates how difficult the war in Afghanistan is—but also how it can still be won. Over the past nine months, Bravo Company, a 150-strong unit of the 1st Battalion 26th Infantry Regiment, lost seven men in the Korengal while trying to cool down a toxic cauldron of local insurgents, Taliban leaders, foreign jihadis and al Qaeda members that has some calling this cedar-studded gorge the "Valley of Death." The villages of Korengal have had their losses too, but they are deaths mourned in secret. Elders say the Americans haven't

killed a single innocent. The villagers claim not to know those who are buried following borabing campaigns and mortar barrages. Yet every day, soldiers watch men leave the village and disappear into thick underbrush, only to emerge hours later to rain bullets down from their favored fighting positions. No one knows what—or who—lies at the end of the 6-mile-long (almost 10 km) valley because no one has been able to make it that far.

Here success cannot be measured in territory gained, schools built or clinics opened. Irrigation pipes and water pumps are blown up by the insurgents as soon as they are built. The road the villagers so desperately want has foundered, with construction forbidden by a Taliban edict that no one dares disobey. It's a good day in the Korengal when an elder slips an oblique warning that one of the observation posts might be attacked that evening. Sometimes progress is so slow it feels like a stalemate, admits company commander Captain James Howell. But, he says, "if we can reach a point where the villagers want to work with us and the Taliban are the only thing stopping them, that's success." Howell knows his company won't be able to tame the valley completely. He's not sure his successors will either. "To win this war," he says, "it's going to take patience."

### Honest Infidels

**BLINDFOLDED AND HANDCUFFED**, THE man crouched on the ground, surrounded by Afghan soldiers and their U.S. Marine mentors. He had been found with insurgent propaganda and a Taliban flag and had a bruise on his shoulder—the kind the Afghan soldiers recognized from their days of carrying AK-47s while fighting Soviet forces more than 20 years ago. He said he was an illiterate shepherd, but he had a notebook full of writing. He claimed never to have visited Pakistan, but his mobile phone was filled with Pakistani numbers. Most likely, he was an insurgent. But the U.S. service members let him go. "You can't prosecute a guy for having a bruise," explains Howell. "We have to abide by rule of law." The village elders like to joke that the Americans may be infidels, but at least they are honest infidels. If a cow gets caught in a mortar attack, the soldiers pay for it. The hope, says Howell, is that such examples of transparency will eventually be emulated by local leaders. "The locals are justifiably frustrated with the corruption in their government. That has got to change."

Other than leading by example, the military can do little to bolster faith in the state. As part of his plan, Obama has proposed a civilian surge—a phalanx of mentors for the Afghans. Much of the



**With the locals** American soldiers use their fingers to break bread with Afghan workers at an observation post.

more than \$32 billion that the U.S. government has spent in aid to Afghanistan since 2002 has gone through the military or its provincial reconstruction teams. The projects are designed to earn goodwill for foreign forces as much as for local governors, but they also have the unintended consequence of undermining the central government, which never gets a chance to take credit for providing basic services such as roads, electricity and education. "We aren't here to win hearts and minds," says Jeremy Brenner, a U.S. State Department adviser based in Jalalabad. "What we need is to engender hope and faith in the Afghan government."

A government in which people have hope would be one that offers them security. The U.S. exit strategy for Afghanistan, according to Admiral Mike Mullen, Chairman of the Joint Chiefs of Staff, is to strengthen the Afghan forces so they can protect the fragile advances of the government. To that end, Obama has pledged 4,000 trainers and mentors, and European allies have promised more military trainers to help boost the Afghan National Army (ANA) and police.

The Korengal shows why effective troops and police are needed. Lieutenant Burkely's evening operation to Loi Kolay was supposed to include a squad of Afghan soldiers. But at the last minute, the ANA commander pulled out, saying his men weren't up to it. Howell has seen that sort of thing before. "A lot of times, the ANA commanders want to do the bare minimum," he says. "It's frustrating because this is a way for them to start working with the elders, the community. If they can't make that connection, then we won't be able to hand security over to them." Many U.S. soldiers complain that the ANA simply isn't ready for the fight, that its soldiers are careless with their ammunition, often expending it all in the initial moments of battle. More training and better equipment will help, says Jenkins. "I don't think the ANA is lacking



### Deadly Front

For more photos of the American effort in the Korengal Valley, go to [time.com/korengal](http://time.com/korengal)



in the Korengal Valley

the ability to fight the close fight. What they are lacking right now is air support, logistics and medevac abilities. If we were missing that kind of support, we wouldn't be going out either."

#### Why Jobs Are a Strategy Too

LONG BEFORE THE U.S. ARRIVED IN AFGHANISTAN, the Korengal was relatively rich. It wasn't farming that sustained the area's residents; the rocky hillsides grow few crops. But a lucrative trade in the region's cedar forests funded satellite-TV dishes and fancy four-wheel-drive trucks. Local lore holds that the fight with the Americans began in earnest when the U.S., acting on a tip from a rival tribe, dropped a bomb on the lumber mill of a local chief, killing some of his relatives and leading to a campaign of vengeance.

The bomb coincided with a decision by the Karzai government, concerned about the environmental impact of clear-cutting, to ban timber exports outright. The valley's population lost its only source of income. Smuggling rings took over, bringing corruption in their wake. As it has elsewhere in Afghanistan, the national Taliban

movement co-opted local grievances. (*Taliban*, these days, no longer refers just to the regime that once ruled the country; the word has become synonymous with any number of antigovernment forces.) Tribal elders say the fight in the Korengal is directed and funded by Gulbuddin Hekmatyar, a warlord who was once backed by the U.S. and has links to al-Qaeda. Nevertheless, says valley elder Sham Sher Khan, the way to counter the insurgency hasn't changed. He thinks reopening the timber trade would help. "The Taliban say they are fighting because there are Americans here and it's a jihad. But the fact is, they aren't fighting for religion. They are fighting for money," he says. "If they had jobs, they would stop fighting."

Is it really that simple? Afghans like Khan say only a small fraction of the insurgency consists of hardened jihadis willing to fight to the death; the rest are ordinary, poor villagers who simply haven't been given a better option. Khan estimates that the insurgents earn from \$100 to \$200 a month, money that comes from the illegal trade in lumber. Similarly, analysts in Afghanistan's south, where U.S. and coalition forces are fighting an insurgency funded by the opium trade, argue that the U.S. policy of poppy eradication has only fueled the fighting by eliminating income without providing an alternative.

Obama has spoken of peeling away "moderate" Taliban members from extremists and reintegrating them into society. The easiest way to do that would be to provide opportunities and jobs. "It's not just about winning hearts and minds," says Ettore Francesco Sequi, the European Union's special representative to Afghanistan. "We also have to fill stomachs. That's the way we—and the Afghan government—will succeed."

But success in Afghanistan will mean nothing if fighters can find sanctuary in Pakistan. Commanders in Afghanistan say the battle next door will be far more complicated than anything they have seen, simply because the Pakistani military doesn't have the skills and resources to conduct an effective counterinsurgency. U.S.-operated Predator drones have successfully targeted al-Qaeda leadership in the border areas, but at the cost of inflaming the Pashtun-led insurgency on the Pakistan side. Stabilizing Afghanistan might well become crucial to preventing the far more terrifying prospect of an Islamist takeover in Pakistan. Says U.S. Army Brigadier General John Nicholson Jr., who commands U.S. and NATO troops in southern Afghanistan: "If the Pashtun population of Pakistan sees a moderate, Islamic and Pashtun-led government in

**'The Taliban aren't fighting for religion [but] for money. If they had jobs, they would stop fighting.'**

—SHAM SHER KHAN

Afghanistan, well, it's hard to argue with. So we have potentially a greater impact in Pakistan with success in the east."

That's one reason failure in Afghanistan is not an option. An Afghan businessman adds another. He lived through the resistance to the Soviets in the 1980s, only to see the U.S. abandon Afghanistan when they left. Another betrayal, he thinks, could produce the same blowback that helped lead to 9/11. "If Afghanistan is sold out again," he says, "you would be basically giving 60% of the nation into the hands of the people who want to destroy the West. And I can tell you that these young Afghans are ingenious, they are creative and they know how to use computers. I can guarantee you that they will find infiltration routes into the U.S. and Europe within four years. There won't be another chance for the West to get it right."

As the soldiers know, it's almost certain that getting it right now, after years of Western drift and inattention, will come at a heavy price in American money and lives. Having doubled down in the hopes of winning in Afghanistan, the Obama Administration has no choice but to live with the consequences.

A few days after the Loi Kolay mission, a bullet ripped through the thick morning fog blanketing a U.S. firebase perched on a ridge overlooking the village. The soldiers jumped to their firing positions, and squad leaders started shouting mortar coordinates into their radios. "I can't see s—," said one. "Where's it coming from?" Reports of more fire came in from another base and observation post. This was a coordinated attack; the dense clouds provided perfect cover. A new command came over the radio: "If you see anyone standing outside of a building, consider it hostile intent and fire at will." A vicious burst of gunfire echoed from below the post, silenced only by the roar of mortars hitting the insurgents' suspected positions. Then all was still. The thin, wavering sound of the call to prayer lifted from the village below. The soldiers could see nothing. They had no idea if they had been able to defeat their enemy or if he had simply disappeared back into the village he had come from. ■



Joe

# Klein

## The Diplomacy Surge. A trip to Afghanistan and Pakistan reveals how the Obama team hopes to tame the Taliban

ADMIRAL MIKE MULLEN IS AN ODD ONE. He eschews the crisp, classic aura of command; he comes across as a no-drama, common-sense-dispensing country doctor from downstate Illinois (actually, he's the son of prominent show-biz publicists from Los Angeles). But as Chairman of the Joint Chiefs of Staff, Mullen is still the highest-ranking U.S. military officer, and so it was a bit disconcerting to see him taking flak from a group of Afghan farmers and international agricultural experts in Kabul the first week in April. "The military is giving away free wheat seed to Afghan farmers, and that's undermining our efforts," said an expert whose USAID-supported program gave farmers vouchers to buy seeds, which was helping build a secondary market of seed- and farm-supply businesses.

Instead of taking umbrage, Mullen took notes. In fact, he seemed close to excited as ideas flew around the table. It was not the normal fare for an admiral, but agriculture—specifically, how to get Afghan farmers to plant something other than opium poppies—is a central issue in this very complicated war. Mullen was thrilled to hear positive news about the relative merits of wheat and pomegranates, and the success of U.S. Army National Guard farmer-soldier teams, which were helping to plant and protect in remote Afghan districts. "There are possibilities here we couldn't imagine a year ago," the admiral said at the end of the meeting. "So please keep thinking about how we can do this. Let your minds run free."

**Welcome to the U.S. military in the Age of Obama.** Indeed, Mullen's tour of Afghanistan, Pakistan and India was quietly significant in a number of ways. The trip was organized and led by the State Department's indefatigable special representative, Richard Holbrooke, with Mullen happily playing second fiddle (except in the closed-door meetings with Afghan and Pakistani military leaders)—

a striking reversal of fortune after the Pentagon dominance of the Bush years. It was a demonstration of the Obama emphasis on diplomacy and economic development, a strategy that tracks with the military's new counterinsurgency tactics—"We've developed the best counterinsurgency capability in the world," Mullen said several times—that focus on protecting the public and building civil order. And so, in addition to the usual round of private meetings with government officials, Holbrooke convened a breathtaking parade of farmers, Afghan tribal leaders, women legislators, rule-of-law advocates, journalists, the local diplomatic corps, religious leaders; and then a similar roundelay in Pakistan. Mullen seemed amazed and somewhat nonplussed by Holbrooke, who is the David Petraeus of diplomats, a constant source of energy and creativity—and occasionally controversy, since he is not, shall we say, a country-doctor sort of guy.

Most of the meetings were brutally candid, and often risky for the Afghan and Pakistani participants—we journalists were asked not to reveal their names for their own safety. Obviously, these were the most pro-American Afghans, willing to come to the U.S. embassy for a meeting, but they included former Taliban and, in one case, a former prisoner at Guantánamo. "We told our people that there was a difference between the Americans and the Russians," said one tribal leader, part of a fierce-eyed, intensely dignified group of Pashtuns. "But you are now stepping in the steps of the Russians, bombing and invading houses. We defeated the Russians with your weapons ... But now the money you are paying the Pakistanis is being used against us and also you," he said, referring to the general belief, shared by Afghan tribes and the U.S. military, that the Taliban is being supported by the Pakistani Inter-Services Intelligence directorate (ISI).

The difficulty of the war was made apparent in a meeting several of us had



with Hanif Atmar, the Afghan Minister of the Interior, who had a dramatic map of his country on display, colored according to threat levels—a broad slash of red (highest level) running across the southern half, bordering Pakistan. Indeed, two-thirds of Helmand province, the prime poppy-growing area, was colored black, which meant it is in Taliban control. Helmand and its neighbor, Kandahar province, is where most of the 17,000 additional U.S. troops are headed. They will arrive just as the poppy crop has been harvested, the moment when many rural Afghans trade their ploughs for rifles and "fighting season" commences, a term that Admiral Mullen doesn't like—there were Taliban attacks through the winter—but which will be all too apparent from the expected surge in U.S. casualties this summer.

Atmar described a series of new efforts to curb police corruption—although he was much less forthcoming about the Karzai government's buckraking—and some of the programs, especially those that paired local police with NATO



**New leaders, new ideas**  
*Holbrooke, left, Afghan presidential candidate Ashraf Ghani, center, and Mullen, right, discuss the upcoming election at the U.S. embassy in Kabul*

mentoring teams, seemed quite promising. Indeed, right now Afghanistan is bristling with new ideas, and the slightest sliver of hope. It is, of course, easy to be deluded by a handful of pro-Western Afghans who hazard a visit to the U.S. embassy, but there is a quality of pride and independence to these people—a consequence of their never having been successfully colonized, I'd bet—that makes a good-faith effort to help them toward stability seem almost plausible... if it weren't for the presence of the world's most dangerous extremists, who are running the Afghan insurgency from just across the border in Pakistan.

If Afghanistan seems a bit better than expected, Pakistan appears much worse. There are terrorist attacks—some quite spectacular—almost every day.

If Afghanistan seems a bit better than expected, Pakistan appears much worse. There are terrorist attacks—some quite spectacular—almost every day, but the fragile democratic government of Asif Ali Zardari, the widower of Benazir Bhutto, seems unwilling to admit the extent of the problem. “The terrorist threat is a cancer eating my country,” Zardari told the small group of journalists accompanying the Mullen-Holbrooke mission, as he sat in his office, flanked by dramatic photos of his wife. It was a good line, but unsupported by anything resembling a strategy to combat the disease. When we asked about the role of his intelligence service in feeding the cancer, he responded, “The germ was created by the CIA.” True enough, but somewhat dated. “Your government called them the ‘moral equivalent of George Washington,’” he said, referring to the *mujahedin* who defeated the Soviets. True again—and U.S. complicity in the creation of al-Qaeda shouldn’t be forgotten—but the game changed after the Russians were kicked out of Afghanistan.

stan and the terrorists focused their attention on both the U.S. and Pakistan, where they now reside. Zardari insisted the presence of Osama bin Laden and Mullah Omar on Pakistani soil wasn't his fault. "They were pushed [into Pakistan] by your great military offensive [in Afghanistan]," he said sarcastically. "For seven years nothing has happened, and now we are weak and you are unable to do anything about it ... I've lost my wife, my friends, the support of my countrymen ... and in eight years you haven't been able to eliminate the cancer."

**Zardari's helplessness reflected one reality**—the Pakistani army holds the real power in the country—but it also fed the parallel reality of an infantile political class, constantly squabbling, incapable of acting effectively even in a dire crisis. Holbrooke and Mullen saw it firsthand when a shouting match broke out before dinner at the U.S. embassy between a prominent Zardari aide and a leading member of the lawyers' group that had successfully forced the reinstatement of Pakistan's Chief Justice. "They're both moderate, secular leaders," one of those present commented later. "They should be focused on the desperate threat facing their nation instead of fighting each other."

Indeed, the meetings that Holbrooke and Mullen had with Pakistani civic leaders were far less hopeful than the meetings in Afghanistan. The local journalists seemed more intent on defending the Pakistani army and intelligence services ("Why are you always beating up on the ISI?") than on the threat that terrorists posed to their country. The war was an American war, an American problem—even though the terrorists had allegedly tried to blow up the entire Pakistani Cabinet in a bombing of the Marriott Hotel in Islamabad on Sept. 20.

But the most telling meeting was with young adults, many of them students, from the northwest tribal areas. A young man said he had known one of those killed in a Predator drone strike. "You killed 10 members of his family," he said. Another said the refugees created by the Predator strikes had destabilized his village. "Are many of them Taliban?" Holbrook asked.

"We are all Taliban," the young man replied. It seemed a statement of solidarity, not affiliation, but as a way of revealing how mixed loyalties and deep resentments make Pakistan so difficult to handle, it was shocking all the same.



# Undocumented And Undeterred

A rough economy and tough enforcement have put unprecedented stress on illegal immigrants. What one Oregon town tells us about why they're staying

BY NATHAN THORNBURGH/ST. HELENS

**MARGARITO HAS A DECISION TO MAKE:** After more than a decade of living and working illegally in the U.S., is it time to go back home to Mexico? He and his wife lost their jobs recently (he from a pallet factory, she from Burger King, both for having invalid Social Security numbers). He has been looking for other work, but his search is greatly complicated by measure 5-190, a ballot initiative enthusiastically approved by his neighbors and former colleagues that will, if it survives a court challenge, impose a \$10,000 fine on anyone in the county who gives Margarito—or any other undocumented worker—a new job.

If Margarito, 39 (who, like the other illegal immigrants in this story, requested that only his first name be used), leaves the U.S., it will qualify as a self-deportation, which has long been a grail of the Galahads who wish to protect America's borders. What could be simpler, after all, than watching the 12 million to 20 million illegal immigrants—too many to forcibly remove from the country—simply leave on their own?



**Shadowland**

*With a large debt owed to smugglers and little opportunity at home, Salvador, right, vows to weather the recession and growing risks to stay in the U.S.*

To help nudge undocumented workers out the door, states, towns and counties have been busily legislating against them. In Georgia, both houses passed a bill that would make the written driver's license test English-only. Farmers Branch, Texas, continues to fight for the right to require that all renters in town show proof of citizenship. In 2008, statehouses passed more than 200 laws relating to immigration, the majority of them looking to clamp down on illegal immigrants or their employers. And there are plenty of signs that as joblessness grows, so too could populist outrage against undocumented workers and their families. Think of Fox News host Glenn Beck and his purifying monologues about dark forces allied against real Americans and you can get a sense of the escalated tensions facing illegal immigrants.

As a candidate, Barack Obama campaigned on a moderate mix of increased border security and a path to legality for long-term residents, but the economic



crisis has pushed immigration reform off the White House agenda. At the end of March, Vice President Joe Biden told a summit of Latin American leaders that "it's difficult to tell a constituency while unemployment is rising, they're losing their jobs and their homes, that what we should do is in fact legalize [undocumented workers] and stop all deportation." Congress is similarly disinclined to tackle the controversies of reform this year, so the near future of illegal immigration will ride on millions of decisions like the one facing Margarito.

There's just one problem: illegal immigrants aren't going, at least not yet. Their ties to their home countries have grown too tenuous; their investment in their off-label version of the American Dream is too great. Tougher border enforcement makes leaving a more final and difficult decision. They don't go home because they know they probably won't get to return. This has Americans in St. Helens, Ore., and elsewhere facing a set of decisions of their own: How hard should they press the case against illegal immigrants? And will putting more pressure on the undocumented end up damaging the community in the process?

## Payroll City

ST. HELENS, A TOWN OF ABOUT 12,000, LIES along a riverfront rust belt that extends northwest from Portland as the Columbia River leads to the Pacific Ocean. From the downtown shoreline, where the historic courthouse stands near the chain-link fence surrounding an aging lumberyard, one can watch freighters laden with Chinese goods heading east to Portland and then watch them returning with little or no American merchandise out to the open ocean.

It's just one sign that long before there was an immigration crisis in St. Helens, there was a globalization crisis. "This is a timber town that never came out of the recession in the 1980s," says Marcy Westerling, a longtime resident and pro-immigrant activist. Blessed by an abundance of Douglas fir and hemlock, the town once hummed with pulp plants, stud mills and palletmakers. A few decades ago, though, the mighty Columbia began delivering logs from Canada, then ready-made office paper from Asia. The financial swoon of 2008 was just a final insult to what remained of the town's manufacturing base. Most of the major employers have closed in the past six months or drastically cut hours and staff. The town, whose motto in the good times was "The Payroll City," is on the brink of economic ruin or, perhaps worse, of becoming a bed-

room community for Portland, with no economic life of its own.

Local contractor Wayne Mayo, 54, has watched this long slump up close. Like many other people in St. Helens, he used to work in the timber industry, as a lumber broker. But his more recent turn, as a general contractor, brought him face-to-face with an economic force he felt he could influence: illegal immigration. Although St. Helens has a relatively small Hispanic community—some legal, some illegal—the town is just 30 miles (about 50 km) from major population centers like Portland and Beaverton, close enough that out-of-town contractors with crews of underpaid, undocumented construction workers began bidding on jobs around town eight years ago, says Mayo. Local contractors had a stark choice: either go out of business or stop paying their workers enough to support their families.

Mayo is a former lay minister whose brand of genial grievance would make him a perfect AM-radio host. He had long been a presence in the local Op-Ed pages, campaigning vigorously against everything from a porn store near the high school to an unsafe highway pass. He started speaking out on illegal immigration, hectoring elected officials and writing a stream of e-mails to local newspapers. Eventually he wrote a ballot initiative, a bill to levy fines against employers of illegal immigrants. He was outspent and outorganized by regional activist groups—he raised \$430, they raised more than \$70,000—but his proposal still won by 15 percentage points. (A more ostentatious second proposition, to post 4-by-8-ft. [1.2 by 2.4 m] plywood signs at certain job sites declaring them for **LEGAL WORKERS ONLY**, failed at the ballot box.) Like many others in the fight against illegal immigration, he sees himself as a reluctant warrior drawn to action by federal timidity. If the government had done its job and enforced laws against illegal immigration, he argues, he wouldn't have had to go through the initiative process. "Just start putting a few folks in jail and the world will change," he says.

Mayo's bill has won him plenty of enemies among the illegal immigrants I spoke with. None knew him personally, but they spoke of him with equal parts fear and resentment. "That is the man who started this racism," says Margarito's uncle Ramón. "He is the Deceiver."

But Mayo's supporters are just as impassioned. At a February demonstration against Mayo's law, a passel of counter-protesters, VFW types in trucker caps, spoke reverently about "Pastor Mayo" and

the movement he started. Mayo didn't show up for the demonstration because he—shrewdly—didn't want to be seen as endorsing the idea that his opposition to illegal immigration is necessarily an attack on Hispanics in general.

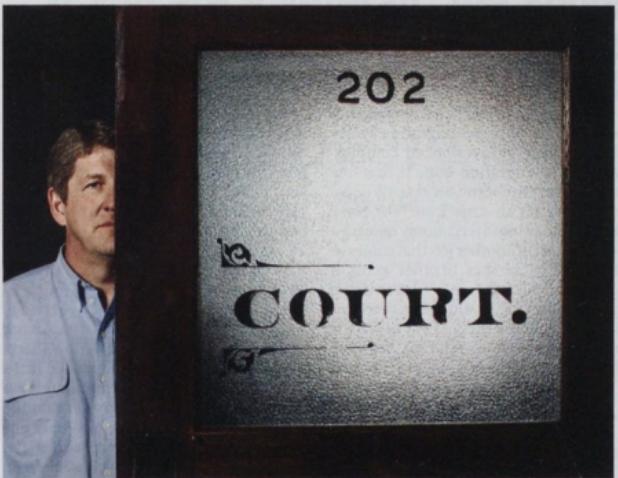
There are inevitably some racial tensions in St. Helens. Most residents probably don't care to know much more about Mexico than what they can glean from the menu of *Muchas Gracias* or the two other Mexican restaurants in town. Westerling, whose Rural Organizing Project canvassed St. Helens and surrounding towns as it fought against 5-190, says voters were truly undecided about the measure until the fall, when the worsening economy hardened their opinions. "Immigrants are serving as a great dog for people to kick when they're frustrated," says Westerling. But there is a sincerity to the most ardent activists against illegal immigration in St. Helens, a sense that their town is trapped in the swale of a very bad economic cycle and that the undocumented workers might be making things worse.

Travis Chamberlain, 30, shares this sincerity. I met him halfway through the protest march, where Columbia Boulevard starts to sag toward the Columbia River. Tall and broad-shouldered, he was leaning against a stone wall, filming the protesters—for Mayo, he said—with a small Taiwanese Aiptek HD camera. After the marchers passed, Chamberlain lit a Marlboro Light and climbed up the embankment to where his wife Kristy, 30, and friend Heather Douglas, 28, were drinking Starbucks coffee drinks near two homemade signs they had hung for the occasion: **OUR COUNTRY, OUR JOBS AND WE WELCOME LEGAL IMMIGRANTS.**

Travis pointed past the empty cul-de-sac toward a huge, silent box of a building. "That's where I worked," he said, "the plant with no smoke coming out of it."

**'This whole thing is all about jobs. This is absolutely not a race thing.'**

**Travis and Kristy Chamberlain**  
Hit hard by the economic crisis, Kristy hopes ridding Columbia County of illegal immigrants will free up more opportunities for people like her



## 'Just start putting a few folks in jail and the world will change.'

### Wayne Mayo

*The contractor sees himself as a reluctant warrior in the fight against illegal immigration, taking action only because the Federal Government will not*

Even without a college degree, he had been making \$24 an hour there, at the Boise Cascade paper mill, which was the town's largest employer. And then he was fired, along with most of the other employees, in January. Kristy had been running a home day-care center, but that income vanished when laid-off millworkers started taking care of their kids themselves. Douglas had her own sorry landmark, the ranch house across the street that her family abandoned because they couldn't afford the payments. The three friends couldn't say illegal immigration had visited all this hardship on them, but they felt it was just another threat to their town. That's why they were protesting the march and why they were supporting Mayo. "[Mayo] has been slandered," said Travis. "I'll take the heat from now on if that helps. Let them come to me."

### The Outmigration Myth

THOSE WHO BATTLE ILLEGAL IMMIGRATION make an attractively simple argument: Pressuring illegal immigrants will make them go away, thereby saving jobs for Americans. The enthusiasm for the prospect of a great outmigration is such that pundits and politicians began lining up early to take credit for it. Last summer the Center for Immigration Studies in Washington, which favors tougher enforcement of immigration laws, released a report with the somewhat triumphal title "Homeward Bound." Its authors argued that census data showed that approximately 1.3 million illegal immigrants had left the U.S. from August 2007 to May 2008. At that rate, their number would be halved in five years. Because the drop-off predated the worst of the recession, the report argued, the decline showed that the get-tough policies passed at the end of the Bush Administration were working. Members of Congress like Republican Representative Tom Feeney of Florida were on hand for a press conference with the report's authors. He celebrated the end of "perverse incen-

tives" that had kept illegal immigrants in the U.S. "Obviously," Feeney said, "illegals are getting the message."

The celebration was premature. It remains almost impossible to accurately track the population of illegals using data from the census, which doesn't ask people their legal status. Harder still is to tell whether people are leaving the U.S. or simply deciding not to enter in the first place. (Many researchers believe it's the latter.) There's anecdotal evidence that more young workers are staying home in the south than before. Border-patrol arrests are down 24% this year on the U.S.-Mexico border. But for those who are in the U.S., the twin pressures—increased enforcement and a worsening economy—have actually made it harder for them to return home.

Salvador, 27, emigrated from El Salvador eight months ago and is resolved to stay. He knows that he arrived at perhaps the worst time in the past 20 years, confronting a cauldron of economic and legal risk, but he says those pressures can't compare with what he faces back home: a young wife who hasn't been able to work since experiencing complications during childbirth four years ago and a rural hometown where the global downturn hit with brutal effect almost two years ago.

One unintended consequence of increased enforcement on the U.S.-Mexico border is that smugglers are charging far more than they used to. Fewer people may be crossing, but those who are already in the U.S. feel more compelled to stay just to pay off their debts. Coyotes charged Salvador \$8,500 for his journey; he is paying it off in \$150 installments every two weeks (the same amount he sends his family). At that rate, it will take him two more years just to break even on the debt. He doesn't fear detention; he fears failure. "I'm afraid of not making it work here," he says. "It needs to work."

Communities like St. Helens often have more invested in the newcomers' success than they might imagine. A Pew Hispanic Center survey in November found that the median income for non-citizen Hispanics fell at a rate almost six times as high as that of other workers in 2008. In January 2009, a new report said more than half that group reported being worried that their home will end up in foreclosure. Many illegal immigrants are homeowners, and driving them from their houses would be a Pyrrhic victory for any community fighting blight. Salvador's father-in-law Alejandro, an undocumented immigrant who owns a home in St. Helens, says the Anglos who target him hurt themselves. "I own this

house and am making my mortgage payments on time," he says. "But what happens if I lose my job? Then the bank takes my house, and this place becomes the city's problem."

Demetrios Papademetriou, president of the Washington-based Migration Policy Institute, says an overlooked complexity of the immigration issue is that one worker's leaving doesn't necessarily equal one job free for an American. "For every job that comes into an economy or leaves, there is a part of another job that comes or leaves with it," he says. In other words, if Salvador and his father-in-law leave, it isn't just the bank that would see its revenues go down. So would the Safeway down the street from their house and the Ace store where they buy spark plugs for their car



## Those who leave move not to Mexico but elsewhere in Oregon

### Adios

*The owners of Muchas Gracias, a taqueria in St. Helens, worry that the new law will just sharpen the effects of the recession*

and hardware for their home. These may be slight hits, but businesses are working on rail-thin margins, and even small reductions in revenues could result in the loss of hours or an entire job for someone else—an American worker. It's a reminder that in St. Helens as elsewhere, undocumented workers, whose numbers grew wildly during the boom years, were an integral part of the growing economy.

Papademetriou also argues that undocumented workers will play a role in getting the economy on its feet again. They represent, he says, exactly the kind of workforce that employers will turn to at the first blush of recovery. "If you're going to ramp business up quickly, where are you going to get the workers?" he says. Businesses may have new orders coming in, but they're not going to hire permanent workers until they're sure the recession is over.

## Choosing to Stay

ALL THIS COULD BE PUTTING ST. HELENS at a competitive disadvantage to other towns in neighboring counties. Because the choice facing Margarito in the absence of a federal plan on immigration, it turns out, isn't St. Helens vs. Mexico but St. Helens vs. Woodburn, a heavily Hispanic town 60 miles (about 100 km) south with businesses that are still hiring (including at least one firm that just relocated from St. Helens).

Margarito and his wife would not have chosen to go back to Mexico anyway. Margarito's 8-year-old son, one of four U.S.-born children, is autistic. They've tried to find a program in Mexico that would work for him. There was a trip to Puerto Vallarta for dolphin therapy, which yielded little. They went to Morelia—the hometown of Margarito's wife—and found that the public schools would offer him only one hour of special education every three days, compared with 24 hours each week in St. Helens. All of which they could handle in the short term if it meant waiting out the recession in Mexico and returning to the U.S. when jobs were available again.

But they have no such guarantees. So Margarito and his wife will stay in Oregon, but not in St. Helens. One of the couple's last paid assignments in the town was a typical task for people who have been made unemployable by 5:190: a store manager hired them and a friend to clean out the back of the store overnight. "It was disgusting work," says Margarito. At the end of the five-hour job, they were given \$60 total, or about \$4 an hour for each worker. Margarito cajoled \$20 more out of the boss for the three to split, but it's clear to him that he can't raise a family by working in St. Helens anymore.

Over drinks at El Tapatio, a half-empty restaurant near the highway, Margarito, his wife and uncle talked about the financial crisis—how Wall Street had binged on mortgages while Washington looked the other way. The parallels to immigration were pointed: during the boom years, the U.S. binged on cheap labor while politicians neither legalized workers nor prevented them from sneaking across the border. It was a grossly laissez-faire policy that has left everyone—Americans and immigrants alike—with a postboom hangover.

As tempting as it is in places like St. Helens to try to send the illegal immigrants packing, it would be a bit like letting AIG or GM collapse: it might feel good and it might be morally justified, but in the long run it would just increase the misery on Main Street. Like it or not, with more than 10 million Margaritos from coast to coast, illegal America is simply too big to fail. ■

# If you are a veteran, the spouse of a veteran, or a member of the military, you could get a payment from a class action settlement.

Subject to final court approval, a nationwide class-action settlement has been reached with the United States Department of Veterans Affairs, the Secretary of the United States Department of Veterans Affairs, the Deputy Secretary of the United States Department of Veterans Affairs, and an employee of the United States Department of Veterans Affairs in their official capacities (together called the "Defendants") stemming from the theft of computer equipment which was reported to contain personal information of veterans, spouses of veterans, and military personnel. A \$20 million settlement fund will be established to reimburse people for out-of-pocket expenses as a result of the theft as well as to cover lawyers' fees, costs and expenses.

If you're included in the settlement, you may send in a claim form to ask for a payment, or you can exclude yourself from, or object to the settlement. The United States District Court for the District of Columbia authorized this notice, and will have a hearing to decide whether to approve the settlement, so that payments can be issued. You can get a detailed notice at [www.VeteransClass.com](http://www.VeteransClass.com).

## WHO'S INCLUDED?

The settlement includes all veterans, spouses of veterans, and military personnel who had actual damages from May 3, 2006 through February 11, 2009 that were directly related to the theft of computer equipment which was reported to contain their personal information from the home of a VA employee on May 3, 2006. The settlement also includes all representatives, heirs, administrators, executors, beneficiaries, agents, and assigns of the Class Members.

Actual damages include out-of-pocket expenses incurred as a direct result of the theft, including those that were: used to protect or monitor your personal or financial information; or the result of physical symptoms of severe emotional distress. Out-of-pocket expenses may include, for example, the purchase of credit monitoring to protect against identity loss.

## WHAT'S THIS ABOUT?

On May 3, 2006 computer equipment which was reported to contain personal information of veterans, spouses of veterans, and military personnel, was stolen from the home of an employee of the Department of Veterans Affairs. The equipment was reported to contain identifying information including names, social security numbers, and dates of birth for up to 17.5 million veterans, spouses of veterans, and military personnel, as well as some disability ratings. The data did not include any health records or financial information. The equipment was later recovered on June 28, 2006 by the Federal Bureau of Investigation, whose review of the equipment indicated that the data had not been accessed. The Court did not decide in favor of the Plaintiffs or Defendants. Instead, both sides agreed to a settlement to resolve the case and provide payments to Class Members. The settlement does

not mean that any law was broken and the Defendants deny all claims of wrongdoing in this case.

## WHAT DOES THE SETTLEMENT PROVIDE?

The Defendants will establish a \$20,000,000 settlement fund to make payments to Class Members who had eligible out-of-pocket expenses, as well as to cover lawyers' fees, costs and expenses. Any money remaining in the settlement fund after paying Class Members, lawyers' fees, costs and expenses will be donated to the Fisher House Foundation, Inc. and The Intrepid Fallen Heroes Fund. The Settlement Agreement, available at the website ([www.VeteransClass.com](http://www.VeteransClass.com)), describes all of the details about the proposed settlement.

## HOW DO YOU ASK FOR A PAYMENT?

To ask for a payment you must complete and submit a claim form. You can get a claim form at the website ([www.VeteransClass.com](http://www.VeteransClass.com)) or by calling the toll-free number (1-888-288-9625). The claim form describes what you must provide to prove your claim and receive a payment. Please read the instructions carefully, fill out the claim form and mail it postmarked no later than **November 27, 2009** to the address on the form.

If you submit a valid claim you will be paid the actual cost of your out-of-pocket expenses up to \$1,500. The minimum payment for each valid claim will be \$75. However, if the total amount needed to pay valid claims exceeds the amount left in the settlement fund after deducting lawyers' fees, costs and expenses, each Class Member's payment will be reduced and paid in proportion to all Class Members' payments.

## WHAT ARE YOUR OTHER RIGHTS?

If you don't want to be legally bound by the settlement you must exclude yourself by **June 29, 2009**, or you won't be able to sue, or continue to sue, the Defendants on your own about the legal claims in this case. If you exclude yourself, you cannot get a payment from the settlement. If you stay in the settlement, you may object to it by **June 29, 2009**. The detailed notice explains how to exclude yourself or object.

The Court will hold a hearing in this case, known as *In Re: Department of Veterans Affairs (VA) Data Theft Litigation*, MDL No. 1796, on **July 28, 2009 at 10 a.m.**, to consider whether to approve the settlement, and a request by Class Counsel for fees up to 25% of the settlement fund, plus costs and expenses. Class Counsel will also ask for an \$18,000 payment to be split among all of the Named Plaintiffs in this lawsuit, who helped the lawyers on behalf of the whole Class. You or your own lawyer may ask to appear and speak at the hearing at your own cost, but you don't have to. For more information, call toll-free 1-888-288-9625 or go to [www.VeteransClass.com](http://www.VeteransClass.com).

**1-888-288-9625**

**www.VeteransClass.com**



THE ECONOMY

# The Chic Geek. When economist Mark Zandi talks, Washington listens. A propeller-head's rise

BY SHEELAH KOLHATKAR

**M**ARK ZANDI, THE CHIEF economist and co-founder of Moody's Economy.com, was in the midst of a whirlwind day that included two speeches, a panel discussion, a television interview and a visit to the Congressional Budget Office—but he still found time for a little extracurricular research.

In a taxi on the way to the Park Hyatt hotel in Washington, where he was making a presentation to a bank-industry group, Zandi turned to the driver. "How's business?" he asked.

"It's slow," the driver said.

"Is it getting any worse?" Zandi asked. "No," the driver said. "It's just slow."

Most people would forget that exchange before they got out of the cab. But Zandi, 49, stores conversations like these for future use in congressional briefings and spots on CNBC. As the public face of Economy.com—an economic-forecasting company that he started with his brother Karl and a third partner in 1990 and sold to Moody's in 2005 for \$27 million—Zandi has the job of predicting the economic future and explaining the tumultuous pres-

ent to clients that range from Wall Street investors and sovereign wealth funds to staffers from the Commerce and Treasury departments. He's the recession's ascendant wonk and most improbable celebrity, as likely to pop up in the newspaper or on television as behind Nancy Pelosi during a press conference—sort of a post-housing bubble Zelig.

He does it all with an almost unnerving sense of calm. He can explain collateralized debt obligations, the obscure minutiae of the housing market and big-picture economic forces in a way that's clear and practically idiot proof, and he's very good at concealing his political agenda, if he has one. Those last two qualities have made him an especially useful figure in Washington, where he's consulted and quoted by Democrats and Republicans alike. "What he says, people listen to," says GOP Senator Bob Corker, who cited Zandi's testimony on the second auto bailout as particularly helpful. Zandi worked as an economic adviser to John McCain during his presidential campaign. His book *Financial Shock*, published in July 2008, could be seen tucked under the arm of Massachusetts Democrat Barney Frank during the height of the banking meltdown last fall. "He really has the ability

**Forecaster** Zandi, between appointments in Washington, says a recovery will begin by the fall of 2010

to put aside any pre-existing agenda and just talk facts to almost everybody," Frank says. When asked whether he and Zandi disagree about anything, Frank replies, "Not really."

For what it's worth, Zandi says he is a registered Democrat. But he has an instinctive ability to avoid offending anyone, which happens to be a smart business strategy: politicians can cherry-pick from his research to bolster their own agendas; they then invite him to testify on Capitol Hill (he has done so half a dozen times in the past year), which leads to more TV interviews, which boosts business for Economy.com. On a recent Thursday in Washington, Zandi spent the first part of the morning presenting his outlook for the U.S. economy to a crowd of Moody's clients. Standing at a lectern under fluorescent lights, blinking behind his oval spectacles, he said the bank-bailout plan introduced by Treasury Secretary Timothy Geithner to encourage private investors to buy banks' toxic mortgage assets is a "reasonably good idea" that he thought would work. (Zandi says he would have preferred that the government buy the toxic debt so taxpayers could realize all the upside once the economy recovers.) He believes in aggressive government stimulus as a way to address economic crises, and he likes the package passed by the Obama Administration, although he would have included a payroll-tax holiday and an expansion of the housing tax credit.

Zandi sketched out his "timeline to recovery," which sounds fairly optimistic. The stock market bottomed out in the first three months of 2009, he believes. (He'd originally expected this to happen last November; instead it was in March.) Home prices should reach their lowest point by the end of the year. ("I feel very confident about this.") The fiscal-stimulus program should start to work by this summer. Unemployment will peak in the second quarter of 2010. And economic expansion should begin again in the fall of 2010. "My point is, things can turn pretty quickly," Zandi said, chuckling. "How's that for a happy ending?" After the presentation, he was engulfed in a sort of economic-geek circle at the front of the room. Men from

## 'He really has the ability to put aside any pre-existing agenda and just talk facts to almost everybody.'

—MASSACHUSETTS DEMOCRAT  
BARNEY FRANK, HOUSE FINANCIAL SERVICES COMMITTEE CHAIRMAN

the Department of Commerce, Freddie Mac and a real estate investment fund bataded questions around: "Has your forecast for home prices changed?" "What about the savings rate?" As he raced out the door, Zandi was stopped by an economist from the Office of the Comptroller of the Currency to talk about the "wealth effect."

Zandi says he feels a little funny about all the attention he is getting. He grew up in Philadelphia, the son of an engineering professor at the University of Pennsylvania. He earned a Ph.D. from Penn and worked for Wharton Econometric Forecasting Associates before starting his company. He was photographed for *FORTUNE* in 2000 dressed like Rocky, which mortifies him now. "They called me the sexiest economist in America, and that was years ago, when I had hair and body mass and my teeth were shiny." He lives in Philadelphia, despite his constant need to commute to places like Washington and New York City, because that's where he grew up and his family's roots are. He met his wife while she was a graduate student of his father, who brought her home for a congratulatory dinner after she completed her Ph.D. When I ask whether she works, Zandi says, "With three kids and someone like me ... can't do it." He shakes his head. "She always tells me that I don't appreciate how hard it is."

As he rushed through another nondescript Washington office building lobby, I asked him when he had time to prepare for so many presentations. Zandi shrugged and said, "I don't have to prepare." (Point taken—almost everything he says is a

variation on what he said the last time.) The event, a panel discussion hosted by the New America Foundation think tank, had already started, but Zandi slid into an empty chair onstage and seamlessly joined a debate about the Obama Administration's handling of the economy: "The totality of the federal response has been very good. By this time next year, things will be much better."

From there, he ducked into an empty office to join a Moody's conference call, in which he was supposed to talk about U.S. home foreclosures. While he was waiting, a gentleman in a chalk-striped suit popped into the room and started chatting to him in another language. "I'm sorry—I don't speak Persian," Zandi said. He later explained that his father emigrated from Iran but never taught him Farsi growing up. "So many members of the Iranian community come up to me and speak Farsi," he said. "There is so much negative attention paid to Iran, they are very interested in someone who is ... out there." The conference call started, and he snapped up the phone.

It was only noon, and Zandi's world had already begun to resemble an obstacle course, circus edition. As he was preparing to leave for an interview across town for PBS's *Nightly Business Report*, someone grabbed his arm and steered him into a room to talk to a woman named Paula, an extremely earnest reporter from the Finnish Broadcasting Company (the "BBC of Finland," as she put it), who was dressed all in black, with a tight blond ponytail. The lights dimmed, a camera was pointed at them, and Paula started firing off questions about bank nationalizations and Barack Obama's budget. "In a perfect world, what would you do to save the economy of this nation?" she asked.

"The most important point is, in a time of crisis, there is no way out but for the government to be bold and aggressive," Zandi said. "Fortunately, I think we are seeing that."

Paula wrapped up her interview, and Zandi gathered his coat and briefcase.

"Keep up the good work," Paula said. "You really seem at home in front of the camera."

Mark Zandi blushed.



# Down with the Dollar!

The little-known SDR is making a play to become the world's reserve currency. Maybe that's good news

## Extra Money

To read Justin Fox's daily take on business and the economy, go to [time.com/curiouscapitalist](http://time.com/curiouscapitalist)

FOR YEARS WE'VE BEEN HEARING THAT THE U.S. dollar's days as the world's dominant currency are numbered. Remember when the yen was going to supplant it? Then came the euro. Next up: the yuan.

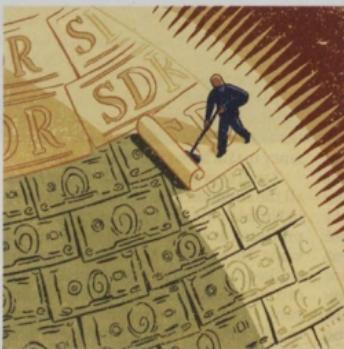
Or maybe not. In the past few weeks, another rival to the dollar—created in 1969 but dormant for most of the time since—has made a spectacular re-entry onto the world scene. It goes by the ungainly name of special drawing right (SDR), and it is the currency not of some foreign rival but of the Washington-based and traditionally U.S. dominated International Monetary Fund (IMF). It isn't even really its own currency, since it derives its value from a "basket" that contains dollars, euros, yen and pounds.

But it sure has become popular. In late March, the head of China's central bank made headlines by arguing that the time had come for the SDR to supplant the dollar as the world's "supersovereign reserve currency." A few days later, a U.N. task force recommended the same thing. Then U.S. Treasury Secretary Tim Geithner endorsed giving SDRs a bigger role. After the dollar fell in currency markets in reaction, Geithner backpedaled. But at the G-20 meeting in London, President Barack Obama joined the assembled heads of state in agreeing to a nearly ten-fold, \$250 billion increase in the amount of SDRs available to be lent out.

SDRs were created to supplement the Bretton Woods currency regime, which was built around a dollar linked to gold. After President Richard Nixon decoupled the dollar from gold in 1971 and allowed it to float freely in currency

markets, the subsequent dollar crash led to talk of establishing the SDR as global reserve currency. That faded when the high interest rates set by Federal Reserve Chairman Paul Volcker to throttle inflation lured foreigners back to the dollar in the early 1980s.

Since then, we've had an international monetary system in which the dollar is the main store of value. When countries want to protect themselves from the



vagaries of global financial markets, they stockpile dollars the way nations in previous eras hoarded gold. This stockpiling has enabled the U.S. government to borrow almost without limit in global markets and until recently allowed American consumers to do the same.

Over the short term, this can seem like a positive; we can get away with running a federal deficit that could hit \$2 trillion this year only because of the dollar's status as global reserve currency. But borrowing trillions isn't really a ticket to long-run prosperity. In fact, the current economic crisis may have been spawned by huge imbalances in global trade and capital flows that are in part the product of the dollar's special status. Global demand for dollars supplanted demand for U.S. products and services, argues Columbia University economist

and longtime SDR fan Joseph Stiglitz, resulting in trade deficits, the decline of U.S. manufacturing—and years of super-easy mortgage credit.

Shift those foreign dollar reserves into SDRs, the reasoning goes, and global finance suddenly becomes much more balanced. By no longer needing to load up on dollars, countries like China would have less incentive to run big trade surpluses with the U.S. This line of thought

goes back to English economist John Maynard Keynes—the source of seemingly every important economic idea of this crisis-racked time—who first proposed what he called "supernational bank money" in 1930. During the economic turmoil of his day, he kept refining the idea and proposing odd names for the currency—first "grammar" and then "bancor." (He rejected a colleague's suggestion of "moy.")

Keynes led the British delegation to the 1944 conference in Bretton Woods, N.H., where Allied officials determined the postwar shape of the global financial system. He was unable to persuade his U.S. counterparts to give the institution at the heart of the new system, the IMF, the money-creation powers he envisioned. Those finally came in 1969 with the development of the SDR but remained limited in scope. No new SDRs have been created since 1981, and there are only 21.4 billion of them (equal in value to \$31.9 billion).

The G-20 decision to create \$250 billion in new SDRs marks a "major step" toward establishing the SDR as a global reserve currency, says Stiglitz. It's only a step, albeit enough of one to prompt Republican Representative Michele Bachmann of Minnesota to make the claim that Obama was out to ditch the dollar. Actually, the dollar would live on in an SDR-dominated world. It would no longer reign supreme, but neither would the yen or the euro or the yuan. Which might be the best long-run outcome the U.S. can hope for.

**When countries want to protect themselves from the vagaries of global financial markets, they stockpile dollars the way nations in previous eras hoarded gold**

# YOU'VE GOT SERIOUS QUESTIONS ABOUT YOUR IRA. GOOD. WE'VE GOT SERIOUS ANSWERS.

Is your retirement plan still on track? Or should you respond to recent events with a new strategy? Know, now. With a complimentary retirement plan checkup at TD AMERITRADE.

OPEN A NEW IRA,  
OR ROLL OVER TO  
AN EXISTING ONE

TDAMERITRADE.COM  
877-TDAMERITRADE

VISIT ONE OF OUR  
100 BRANCHES FOR  
A FREE IN-PERSON  
RETIREMENT PLAN  
CHECKUP

- Expert guidance: Call and let a TD AMERITRADE Chartered Retirement Planning Counselor<sup>SM</sup> guide you through your IRA choices. And help you open a new IRA (or roll over to an existing one) whenever you're ready.
- Objectivity you can depend on: TD AMERITRADE's tools can help you choose investments—mutual funds, bonds, ETFs, CDs—that are right for you. So your decisions are based on your objectives, instead of someone else's.
- A wealth of independent research, from respected sources like Standard & Poor's, Morningstar,<sup>®</sup> Market Edge,<sup>®</sup> and others. It's yours, free.

It's never been more important to make sure your retirement plan is right—for the times, and for you. And it's never been easier. Call, click, or come in to TD AMERITRADE today.

THERE'S NEVER BEEN A BETTER TIME FOR A SECOND OPINION.



**AMERITRADE**

Market volatility, volume and system availability may delay account access and trade execution. The reference to Morningstar above includes data and research services of Morningstar, Inc., and advisory services of Morningstar Associates, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. TD AMERITRADE, Division of TD AMERITRADE, Inc., member FINRA/SIPC. TD AMERITRADE is a trademark jointly owned by TD AMERITRADE IP Company, Inc. and The Toronto-Dominion Bank. © 2009 TD AMERITRADE IP Company, Inc. All rights reserved. Used with permission.



# Get Rich Slow

Surprise: there's never been a better moment to bootstrap your own Internet business. All you need is a laptop, a broadband connection and a great idea. Inside the new start-up boom

BY JOSH QUITTNER



## RottenTomatoes of Cars

**Founder** John Tayman, second from left, with designer David Albertson, left, and Nick Hodulik, developer  
**Site** [motormouths.com](http://motormouths.com)

**The big idea** Their site grabs car reviews from newspapers, magazines and other sites and creates an aggregate ranking. It cost a mere \$9,800 to build

## An Angel for Start-Ups

**Founder** Paul Graham, partner  
**Site** [ycombinator.com](http://ycombinator.com)

**The big idea** What many start-ups need is simply minimal investment—on the order of \$20,000—and loads of advice. Y Combinator funds more than 50 a year and helps them find other investors



IT'S TIME TO STOP WHINING. The economy might be melting down like a pat of butter on a hot Hummer roof, but for some people—you, maybe?—this could be a very good thing.

Here's why. At no other time in recent history has it been easier or cheaper to start a new kind of company. Possibly a very profitable company. Let's call these start-ups LILOs, for "a little in, a lot out." These are Web-based businesses that cost almost nothing to get off the ground yet can turn into great moneymakers (if you work hard and are patient, but we'll get to that part of the story).

How do you get started? All that's required is a great idea for a product that will fill a need in the 21st century. These days you'd do best if your idea either makes people money or saves them money.

And launching now will make your company stronger later—you'll learn to survive on fumes until the economy improves.

That's what John Tayman is doing. He's an author (*The Colony*, about a former leper colony near Maui) who lives in San Francisco, where I met him; he wrote reviews for a business magazine I edited. Tayman knew little about technology and even less about business. And yet he dreamed of a website that would summarize car reviews from other sources and rank every model of new car. "It'll be like RottenTomatoes.com meets *Kelley Blue Book*," he explained to me during lunch one day last June.

Tayman said he intended to build the site on the side while continuing to write for a living. He'd work on his new company only at night and on weekends. Oh, yes, and he had only about \$10,000. "Good luck with that!" I thought. Ideas are much

easier to hatch than they are to execute.

Tayman went to work with nothing more than his PowerBook laptop. A hyperorganized fellow, he quickly discovered a trove of freebies online—instructional manuals and sites aimed at bootstrappers—that walk you through the process from start to finish.

On a website called [37signals.com](http://37signals.com), he learned about the virtues of lightweight programming languages like Ruby on Rails, which are ideal for the project he envisioned. He visited RentACoder.com and Elance.com, sites where you can find software developers. He picked up the jargon he needed to describe his project so he could put it out for a bid, and he found his first programmer—in the Ukraine—who agreed to start building the digital scaffolding for the site. Within months, Tayman had a virtual staff of 20 employees working for him in five differ-

ent countries. "In fact, I didn't even meet the guy who built most of the site until the launch party," he says.

That guy, by the way, as well as a top-flight designer, liked Tayman's idea so much he agreed to take less than his usual fee for equity in the company. See how launching in a downturn works?

MotorMouths.com went live in January. Tayman figures he has worked about 10 hours a week on it and hasn't spent a cent on marketing or advertising. Growth is modest but steady: nearly 10,000 people visit each week, he says, all of whom get there by word of mouth and via a software "bot" that lets users of Twitter, the popular micromessaging service, request reviews.

The cost to Tayman? "Almost \$9,800, all in," he said. As for revenue, he just sold his first display ad, for, well, the low three figures. But it's a start: "We've already reached ramen profitability." His math: he spends about \$75 a month on server fees and other expenses.

### Noodleeconomics

THE TERM RAMEN PROFITABLE WAS COINED by Paul Graham, a Silicon Valley start-up investor, essayist and muse to LILO entrepreneurs. It means that your start-up is self-sustaining and can eke out enough profit to keep you alive on instant noodles while your business gains traction.

"At this point, it would be hard for companies to get any cheaper," Graham said. Since everyone already has an Internet-connected computer, "it's gotten to the point that you can't detect the cost of a company when added to a person's living expenses. A company is no more expensive than a hobby these days."

Graham is a partner in Y Combinator, a Mountain View, Calif., company that invests small sums of money in LILO-style start-ups



## The eBay Of Lodging

**Founders** Brian Chesky, center, Joe Gebbia, seated left, and Nathan Blecharczyk, right  
**Site** [airbnb.com](http://airbnb.com)

**The big idea** Folks with extra beds, sofas or even air mattresses can rent them out via the site to budget lodgers. Launched in 2008, it boasts 12,000 users

## Facebook For Start-Ups

**Founder** Reid Hoffman  
**Site** [linkedin.com](http://linkedin.com)  
**The big idea** The worse the economy gets, the more LinkedIn thrives. With more than 38 million members—a new one joins every second—the social network is a favorite among start-ups looking for talent



and advises them during their ramen days. The difference between a start-up and a small business, by the way, is that a "start-up" is designed to grow—it's scalable," said Graham. Compare a hair salon with Facebook. "Hair salons scale linearly," he explained. "You have to do twice as much work to get twice as much revenue." But once Facebook was built? It grew exponentially.

Graham said that the recession notwithstanding, he's seeing as many people starting companies now as he did a year ago. That's because over the past five years, as broadband connections to the Net became as commonplace as electricity, the model for launching a Web company changed.

In the old days, start-ups tended to get funded before they launched. Think of the dotcom archetype, Amazon. Only after getting a \$300,000 check from his parents did Jeff Bezos set to work building his site. That was typical: entrepreneurs first put their energy into writing business plans—a map that spelled out what they hoped to build. After the money was in hand, they got to work.

There were two drawbacks to that model, both related to the risk of investment. The first was that founders frequently ended up owning a tiny percentage of their company as their ownership got diluted each time they brought in a new round of investment. The second was that there's often no correlation between the assumptions in a theoretical business plan and reality. Many great business plans turned into lousy start-ups—one reason for the last dotcom crash.

But with LIFOs, business plans are an afterthought because you can try your idea first at minimal expense, without persuading others to buy in. Or, as Joi Ito, another well-known tech investor, told me recently, "the cost of mapping it is almost higher than the cost of trying it."



## How to Start a Start-Up

**1. Find a co-founder.** Start-up muse Paul Graham says most successful start-ups are collaborative. Going it alone is usually a "recipe for disaster," he says. Find someone whose skills complement your own.

**2. Find a problem to work on.** Says Graham: "When I'm trying to help would-be founders come up with ideas, I ask them, 'What do you wish existed that doesn't? What's currently broken?'" That's where great product ideas come from.

**3. Launch something simple quickly.** The faster you get your site up, the sooner you'll get a sense of what's working and what's not. Start with your friends—and hope they tell their friends.

**4. Iterate rapidly in response to users' reactions.** Building a site these days is easier than it used to be. Make changes daily.

**5. Meanwhile, be cheap.** Graham likes to say that great start-ups are like cockroaches: "Cockroaches are hard to kill. A company can be hard to kill by not needing much money. The less money you need, the harder it is to run out."

## Riding the Downturn

THAT'S CERTAINLY TRUE FOR JOE GEBBIA and Brian Chesky. Classmates at the Rhode Island School of Design (RISD), they moved to San Francisco a few years ago with the vague intention of starting a business. Their eureka moment occurred in October 2007 when a huge design conference decimated the supply of hotel rooms in the city. They decided to try their idea without mapping it out.

"We thought, 'Why not host people in our own apartment?'" Gebbia said. "It was a way to make a few extra bucks to offset our already expensive rent." The guys had an extra bed, a sofa and an air mattress and decided to offer, via the conference's website, ad hoc bed-and-breakfast accommodations. Thus was born AirBnB.com. They made \$1,000 that week and were shocked to find that their customers weren't teenage slackers but were instead older folks, including a 45-year-old father of three. Said Gebbia: "It completely blew away our assumptions."

Since they had no money, they quickly enlisted as their partner a former roommate, Nathan Blecharczyk, who had some technical skills. He built the website—which was initially aimed at cities with big conference calendars—and made it easy for hosts to offer low-rent lodging to visitors. AirBnB.com handled the financial transaction between

guests and hosts and took 10% from the guests and 3% from the hosts.

Traffic grew. Along the way, the guys listened to their customers, tweaked the site and got free press by arriving at high-profile events, like the 2008 Democratic Convention, that were suddenly short of hotel space. Tapping their RISD backgrounds, they designed fanciful Obama O's and Cap'n McCain's cereal boxes and sold \$30,000 worth as collector's items, which kept them going. With their guerrilla lodging site and their cereal boxes, they got on CNN, on many local newscasts and in the *New York Times* and the *Wall Street Journal*. And their site grew—enough to garner \$20,000 from Y Combinator, the venture firm.

Today AirBnB.com has nearly 12,000 registered users, with more than 3,000 properties nationwide, Gebbia said. "As the economy gets worse, our business gets better." Again, this is a get-rich-slowly scheme: the business generates enough money to house and feed its three founders, who live together in an apartment that doubles as their workplace.

Will it be the next Facebook? The next Blogger, Digg or Twitter? Who knows? It almost goes without saying that many more start-ups fail than succeed. Reid Hoffman, founder and CEO of the job-networking site LinkedIn and an angel investor in many start-ups (including Facebook), says, "The biggest problem facing any website is distribution." In a world where it's so easy to start a company, how will anyone find yours?

But here again, a bad economy is the LIFOpreneur's friend. Ito likes to say, "The cost of failure is cheap. It's so low, you can swing the bat way more times." In a bad economy, no one really notices or cares about more failure. That creates a better environment for risk-taking, which is the only way innovation occurs.

At the same time, launching in a bad economy imposes a kind of discipline, forcing entrepreneurs to keep costs low and be smart about marketing and distribution.

The common wisdom would suggest that Tayman couldn't have picked a worse time to start a company that depends on automotive advertising. But he knew that going in. "I wanted to launch into the dip so that by the time advertising improves, MotorMouths will be sitting pretty," he told me a few days ago. He said he was optimistic, based on recent figures that show auto ads are on the upswing. "If our current growth trends hold and the ad trends hold, MotorMouths could be a \$250,000-revenue company within 18 months."

Then again, the economy could get worse and worse. If that happens? Tayman's already working on his next idea. ■

# Life of Miley

How a 16-year-old girl can capture Hollywood and the heartland, build a media empire and still make it home in time for dinner

BY BELINDA LUSCOMBE

MILEY CYRUS PREPARED FOR APRIL 3, AN average workday, by reading the Bible—a few chapters of Job—and ended it by telling a ribald joke as she walked off camera at *Access Hollywood*. In between she had a casting session for her next movie, *The Last Song*, written specially for her by weepie king Nicholas Sparks; was interviewed four times; performed twice; changed outfits twice; and visited the *Tonight Show's* make-your-own-sundae bar once. When she left the NBC lot at 6:30 p.m., she still had to do her homework.

Like Job's, Cyrus' life story has been made into a book, *Miles to Go*. Hers is a memoir and a little longer (she's 16, after all), but both are tales of remarkable turns of fortune. At 12, Cyrus scored the lead role in the Disney TV series *Hannah Montana*, about a teenager, also named Miley,

coop. Where father and daughter can sing a duet the father has never heard of in a pergola on a misty hill. But wouldn't you know it—the idyllic hamlet needs the help of someone: Hannah Montana.

TMZ meets Tennessee is the central theme not just of the *Hannah* narrative but also of the Miley Cyrus one. It's a story as old as *The Beverly Hillbillies*, but instead of the blue-state-red-state cultural differences being played off each other, they are set in counterbalance. In Miley-the-creation and Miley-the-girl, we have someone who's cool but wholesome, sophisticated but innocent, glamorous but sweet. Her appeal crosses cultural lines and, accordingly, elicits different reactions. On *Access Hollywood*, a bespectacled boy gives her flowers, while a 20-something asks where she wants her first tattoo.

Just as deftly, the *Montana* myth has updated the princess fantasy. No longer are you secretly royalty; now you're secretly famous. You can be accomplished and admired without sacrificing your innocence or family life. The show trades on this illusion by acknowledging that the Hannah persona is an artifice, all makeup and wigs.

Holding this mirage together requires an authenticity on the part of Cyrus and a careful balancing act on the part of her team. Cyrus keeps up her end pretty well. She's a regular, gum-snapping teen—not too polite, mature or articulate. ("I feel a little bit like, you know, um, there's a professional side of me, you know, but mostly I feel like I'm pretty much myself all the time, I think.") She talks evenly in her husky voice about how, like Job, she's set up for trying to be good, then does a spot-on impression of a contestant on *America's Next Top Model*.

But sometimes the whole thing comes unglued, as it did last year when she posed for *Vanity Fair* clutching a satin stole to her bare chest. Then it seems as if the fault lines in the culture run right

through her. Reactions to the photo ranged from outrage on her behalf to outrage against her, along with told-you-so's and no-big-deals. A 16-year-old can hardly be expected to grasp the nuances of such tempests, so it's understandable that Cyrus sounds coached on the subject: "I'm here to be a role model and set an example, but I'm not here to be a parent and to not make mistakes," she says. "As kids are growing up, so am I."

Therein lies the rub. Between the safe harbor of girl icon and the beckoning shores of ingenue-dom are treacherous shoals. And just at the age when young people have some license to make mistakes, hers are monitored and widely broadcast. "There's no way to circumvent the Internet," says her manager, Jason Morey. "And there's no way to stop a girl from growing up without creating something that's not real. Could we handcuff Miley and stick her in a box and tell her, 'Don't grow up?' We could try, but there's nothing more uninteresting in the world."

Cyrus' ace in the hole is that, unlike Lindsay Lohan or Britney Spears, she seems to come from a big, stable family with some experience in the fickleness of fame. Her father Billy Ray Cyrus, of "Achy Breaky Heart" and mullet fame, plays her dad on the show. Her mother Tish works closely with Morey on Miley's career. Miley has four siblings, and her grandmother, a Southern belle with cotton-candy hair and Cleopatra eyeliner, accompanies her to most appointments.

Still, Cyrus is beginning to question her stardom. She "had a moment," she says, while auditioning kids for her movie, when she got a glimpse of how long the odds were for most of them and how fluky her life was. Perhaps, after all, outsize fame is more suited to young teens. They don't overthink it. The Book of Job is 41<sup>1/2</sup> chapters about misery and 10 verses about restoration, yet Cyrus read it as being about her. That's a mind trick only a teenager—or a star—can pull off.

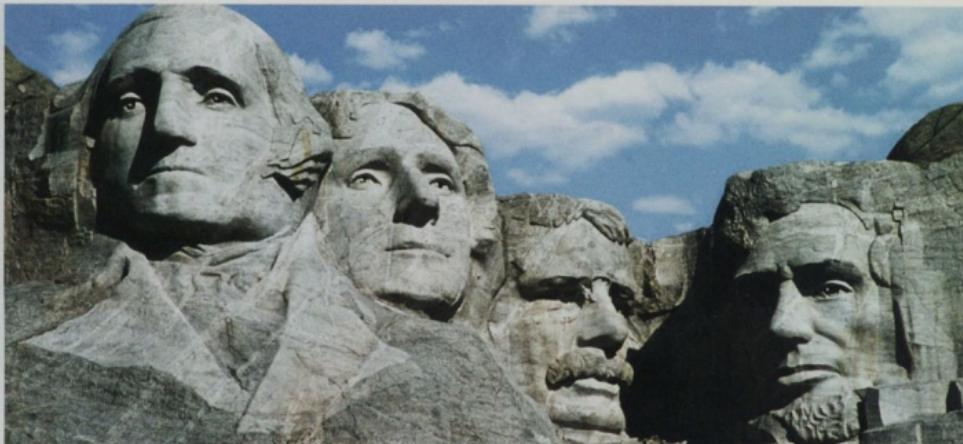
## 'Could we handcuff Miley and stick her in a box and tell her, "Don't grow up"? We could try, but there's nothing more uninteresting.'

—JASON MOREY, CYRUS' MANAGER

who is secretly a ginormous teen pop star. Four years later, Cyrus is very publicly a ginormous teen star, with three best-selling albums (on Disney's record label), the memoir (on Disney's book label), a sold-out concert tour, a record-obliterating 3-D concert movie, enough merchandise to test the deepest parental pockets and, on April 10, *Hannah Montana: The Movie*.

In the film, Miley Stewart is banished to her grandmother's home in the country after pulling some tabloid teen-star antics. It's the kind of place where evenings are spent on the porch with nothing for entertainment but a guitar and Rascal Flatts. Where a girl can declare her love for a guy by renovating a chicken





## U.S. GOVERNMENT SECURITIES FUND. AS SOLID AS IT SOUNDS.

### FRANKLIN U.S. GOVERNMENT SECURITIES FUND Average Annual Total Returns 12/31/08—Class A<sup>1</sup>

1-yr	5-yr	10-yr
2.32%	3.78%	4.79%

Since Inception
(5/31/70)

6.85%

Maximum initial sales charge: 4.25%      Expense ratio: 0.74%

Investment return and principal value will fluctuate so that your shares, when redeemed, may be worth more or less than the original cost. Performance data quoted includes the maximum initial sales charge, and represents past performance, which does not guarantee future results. More recent returns may differ from figures shown; for most recent month-end performance figures, please visit [franklintempleton.com](http://franklintempleton.com).

#### High Degree of Credit Safety

The fund invests primarily in Government National Mortgage Association securities (GNMAs), which are backed by the full faith and credit of the U.S. Government as to timely payment of principal and interest.<sup>1</sup>

#### Attractive Return Record

Historically, the yields of GNMAs have surpassed those of CDs, Treasuries and money market securities.<sup>2</sup>

#### Proven Track Record

Established in 1970, the fund is one of the oldest and largest GNMA funds in the country.<sup>3</sup>

To learn more, see your financial advisor, call 1-800-FRANKLIN or visit [franklintempleton.com](http://franklintempleton.com).

*Investors should carefully consider the fund's investment goals, risks, charges and expenses. You'll find this and other information in the fund's prospectus, which you can obtain from your financial advisor. Please read the prospectus carefully before investing.*

The fund's share price and yield will be affected by interest rate movements and mortgage prepayments. If interest rates rise, the fund's share price may decline.

1. U.S. government securities owned by the fund, but not shares of the fund, are guaranteed by the U.S. government or its instrumentalities as to timely payment of principal and interest. The fund's yield and share price are not guaranteed and will vary with market conditions.

2. Sources: Barclays Capital (GNMA Index), Federal Reserve H.15 Report (6-Month CD and 10-Year U.S. Treasury), © 12/31/08 Lipper (GNMA Funds Classification and Money Market Funds Classification), for the 20-year period ended 12/31/08.

3. Sources: Strategic Insight, Lipper, Inc., ICI, as of 1/31/09.

<sup>1</sup>Average annual total returns represent the average annual change in value of an investment over the indicated periods and assume reinvestment of dividends and capital gains at net asset value. The fund offers other share classes subject to different fees and expenses which will affect their performance.

Franklin Templeton Distributors, Inc., One Franklin Parkway, San Mateo, CA 94403.



FRANKLIN TEMPLETON  
INVESTMENTS

< GAIN FROM OUR PERSPECTIVE® >

# Life

□ CASH CRUNCH □ HEALTH □ USER'S GUIDE



Nintendo's hotly anticipated handheld game player, the DSi, is a bit of a snooze

USER'S GUIDE, PAGE 51



## CASH CRUNCH

### Pumping Up Your Severance Package. As firms look to cut back on parting deals, more workers are fighting for better terms

BY BARBARA KIVIAT

AS THE ECONOMIC SLUMP PERSISTS, COMPANIES ARE CUTTING BACK ON THE SEVERANCE PACKAGES THEY OFFER LAID-OFF WORKERS. AT THE SAME TIME, MORE EMPLOYEES ARE ASKING FIRMS TO BOOST THE TERMS OF THEIR PARTING PAY. "IN THIS ECONOMY, YOU REALLY HAVE TO THINK ABOUT

WHAT YOU NEED TO STAY ALOAT," SAYS A FLORIDIAN WHO LOST HIS JOB RUNNING A NONPROFIT LAST YEAR. "YOU HAVE TO ADVOCATE FOR YOURSELF."

THE LANDSCAPE OF SEVERANCE NEGOTIATION HAS CHANGED DRAMATICALLY SINCE THE LAST RECESSION. IN 2001, JUST 5% OF PROFESSIONAL WORKERS AND 4% OF ADMINISTRATIVE AND

SUPPORT STAFFERS NEGOTIATED THEIR EXIT PACKAGES, ACCORDING TO A SURVEY BY HUMAN-RESOURCES CONSULTANCY LEE HECHT HARRISON. IN 2008, 31% OF PROFESSIONALS AND 22% OF ADMINS DID. BUILDING UP THE GUMPTION TO ASK FOR A BETTER DEAL IS PARTICULARLY IMPORTANT TODAY: NEARLY A TENTH OF FIRMS ARE PLANNING TO CHANGE THEIR

SEVERANCE POLICIES BY REDUCING CASH PAYMENTS, ACCORDING TO A MARCH SURVEY BY HR FIRM HEWITT ASSOCIATES.

SO HOW DO YOU BARGAIN POST-PINK SLIP? FIRST, KEEP YOUR EMOTIONS IN CHECK.

"YOU'RE GOING TO BE FEELING FEAR, ANGER, RESENTMENT AND ANXIETY," SAYS WILLIAM URY, CO-AUTHOR OF THE NEGOTIATION

classic *Getting to Yes*. "Those emotions are all extremely natural, but they don't make for effective negotiations." Before you say anything, go home and process the news.

Take a few days to put yourself in the right frame of mind. Severance is money a company gives you so that you'll sign a release promising not to do things like sue or trash-talk the firm in the press. "It's not love; it's not a gift—it's a business transaction," says Alan Sklover, an employment attorney and author of *Fired, Downsized, or Laid Off*. If the firm will profit after you're gone from a big client you landed, mention that. It should be worth something extra.

When that nonprofit executive in Florida—who, like other laid-off workers interviewed for this story, requested that his name not be used because of the confidentiality terms of his severance—went to negotiate his package, he thought not just about what he wanted, but also about what he could offer his employer in return, like being available to answer questions from the people taking over his responsibilities. He also put some things on the table that he didn't mind not winning—like asking his firm to help finish paying for the car he'd bought for work. The company nixed the car-payments proviso, but he did receive his full salary for three months instead of the 80% pay he'd initially been offered. "Everyone felt like they got something," he says.

Deciding whom to approach first about your pack-

## 5 TIPS POST-PINK SLIP

- Cry, scream and throw things at the wall... in the safety of your own home. Then calmly draw up a list of what you want—and what you might do in exchange for the company—before you approach your boss or human-resources department.
- Since staying on payroll longer might be a tough sell, consider alternatives: ask to prolong your access to health insurance, 401(k) matching funds or the company gym.
- Negotiate to keep using your e-mail account—and even your work space—to maintain an atmosphere of employment while hunting for your next job. Ask for a glowing letter of recommendation.
- Mention any extraordinary circumstances: if you recently switched cities for your job, could the company pay to move you back? If you're in the midst of medical treatment, could your health-care plan be extended?
- Don't forget that a severance agreement is a business transaction, not a parting gift. If you have landed a big client and the firm stands to benefit from that for years to come, be sure to mention it. If you consult a lawyer, keep him or her behind the scenes. Remain cordial, but don't be afraid to stand up for yourself.

### HEALTH

**Walgreens' Hippocratic Oath. Lose your job, get free care**



With job losses in the U.S. hitting record numbers, retailers are trying to entice jittery consumers to spend by offering to let them return everything from plane tickets to cars should they get laid off down the road. Now Walgreens' in-store clinics are promising

free health care this year—for ailments like strep throat—to patients (and their families) who lose their jobs after March 31 and have no insurance.

Restrictions apply, of course. For starters, wellness visits aren't covered. But it's a smart way to drum

up business among the still employed. All a family has to do is be eligible for this safety-net program to be used at a Walgreens' Take Care clinic since the in-store chain opened in 2005. Average out-of-pocket cost: \$50 to \$80.

—BY ALICE PARK



# Ready, Set, Yawn!

After so many megahits from Nintendo, its new handheld DSi game player is a bit of a letdown

DURING THE SUMMER OF MY 13th year, my father took me to Japan as a bar mitzvah present. One night in Osaka, we met one of his Japanese business partners at a restaurant, where I was thrilled to learn two geisha awaited us. But my excitement quickly turned to disappointment: the geisha were hardly the sexpots I had envisioned; they were very old, at least 30, and their idea of a good time was getting everyone to play a variety of childish games involving twisted paper napkins.

I thought of this recently when I got hold of Nintendo's new DSi (\$169.99) handheld video-game player. My feeling of letdown was every bit as acute—perhaps because my anticipation had been unrealistically high.

We've come to expect great things from Nintendo, which aims its handhelds at everyone, from young children to adults. This month marks the 20th anniversary of the release in Japan of Nintendo's Game Boy, which sold more than 118 million units worldwide, making it the best-selling gaming system in those days. By 2004, Game Boy had evolved into the DS (short for *dual screen*), a handheld hinged like a makeup compact, with two LCD displays and Wi-Fi so players could compete wirelessly. The top-selling handheld, it trounces Sony's PlayStation Portable. Rounding out Nintendo's clever lineup is the adorable Wii, a



console launched in 2006 that detects players' movements in three dimensions.

Those are tough acts to follow. Still, it surprised me that the DSi—the *i* refers to the personal pronoun—is a bit of a snooze in its ambitions and a mess in some of its execution. The device, which is a tad thinner than the DS and has slightly larger LCDs, comes with two motion-detecting cameras. One faces you, and the other points outward to snap images of your friends—thus giving your handheld more sensory inputs for better game play and amusing slide shows. There's



even software that lets you take a picture of yourself and modify it on the fly, messing with your features or grafting your face onto other objects in ways that folks have been doing with Photoshop on computers for many years. The DSi makes it easier to do this, in a down-and-dirty kind of way, and you can perform similarly geisha-like parlor tricks with audio recordings, speeding up or slowing down your voice and so on. The multimedia stuff bored me. It also failed to charm my 11-year-old.

Nintendo claims it improved on the DS's Internet browser, but the DSi didn't have enough memory to load



**Portable Photoshop** The DSi does *match-ups* on the fly; here I am with a beard and Super Mario body

## I SPY A DSi

1 LCD screens are 3.25 in. (8.25 cm) wide

2 Motion-detecting cameras bring you into games

3 Software lets you alter photos and audio files

4 Matte surface improves grip

my Gmail page. As a game player, the DSi is compatible with Nintendo's popular library of DS cartridges. A few DSi-specific games can be wirelessly downloaded from an online store, but they were mostly disappointing. For example, *WarioWare: Snapped!* has you move in response to onscreen cues, but the motion-detecting game required a very well-lit room and still behaved erratically. Nintendo will add more games over time, and motion detection could someday make the DSi as innovative and cool as the Wii. I just hope none of the games involve twisting paper napkins. ■



## SPRING HEALTH BRIEF:

# Cholesterol Countdown

**With more and more studies praising its role in heart and brain health, the race is on to lift HDL levels to new heights.**

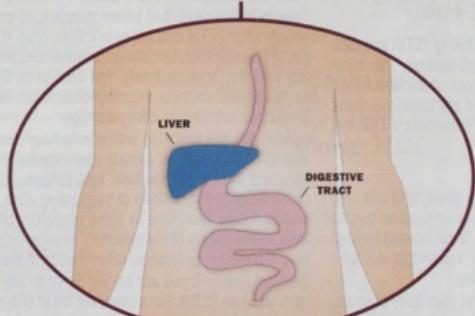
When medical researchers recently completed a study of the cholesterol levels of 136,905 heart-attack patients from all parts of the country, their findings flew in the face of conventional wisdom. Most of the people in the study—some 75%—had normal or below-normal levels of low-density lipoproteins, the type commonly known as LDL, or “bad” cholesterol. But more than half also had poor levels of high-density lipoproteins (HDL), the so-called “good cholesterol.”

The study, reported in the January issue of *American Heart Journal*, revealed another disturbing trend: HDL numbers appear to be trending downward, with the levels of heart attack patients in 2006 averaging about 10% lower than the HDL levels of patients surveyed when the study began in 2000. Calling the results “alarming,” Dr. Gregg C. Fonarow, professor at the David Geffen School of Medicine at UCLA and the lead author of the study, says the findings should serve as a wake-up call: “Raising HDL is the next frontier in cardiovascular risk reduction.”

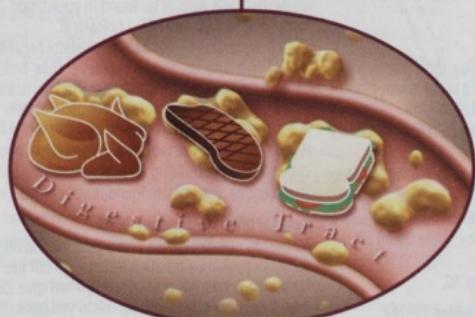
Until a few years ago, HDL was not high on most medical radar screens. It received less respect—and fewer research dollars—than its much-maligned cousins, LDL and total cholesterol. But with more and more studies underscoring its role in heart and brain health, HDL has gained in stature. Today, the race is on to figure out how to raise America’s dwindling levels of the substance. Some studies show that HDL can act as a virtual Roto-Rooter for clogged blood vessels, pushing out bad cholesterol and causing a slowdown in the buildup of arterial plaque, the substance that leads to hardening of the arteries. Other research ties higher HDL levels to better memory and improved cognition. Says Dr. Peter Toth, a lipids expert and clinical associate professor at the University of Illinois Medical School in Peoria, “HDL may well be the elixir of youth.”

# An inside look at a **different** way to help lower cholesterol.

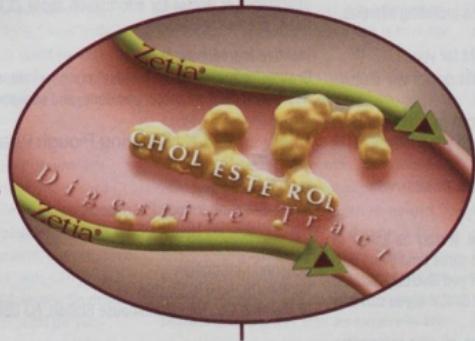
Statins, a good option, work mainly with the liver.  
**ZETIA works in the digestive tract,** as do some other cholesterol-lowering medicines.



Cholesterol from food is absorbed when it enters the digestive tract.



**ZETIA is unique** in the way it helps block the absorption of cholesterol that comes from food. **Unlike some statins,** ZETIA has not been shown to prevent heart disease or heart attacks.



Ask your doctor if **ZETIA** is right for you.

A healthy diet and exercise are important, but sometimes they're not enough to get your cholesterol where it needs to be. ZETIA can complement your efforts. When added to a healthy diet, ZETIA can lower bad cholesterol (LDL) by an average of 18%.

Individual results may vary.

**Important Risk Information About ZETIA:** ZETIA is a prescription medicine and should not be taken by people who are allergic to any of its ingredients. If you have ever had liver problems, are nursing or pregnant or may become pregnant, a doctor will decide if ZETIA alone is right for you.

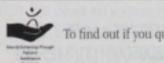
Unexplained muscle pain or weakness could be a sign of a rare but serious side effect and should be reported to your doctor right away. In clinical studies, patients reported few side effects while taking ZETIA. These included diarrhea, joint pains, and tiredness.

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit [www.fda.gov/fmedwatch](http://www.fda.gov/fmedwatch), or call 1-800-FDA-1088.

Please read the Patient Product Information on the adjacent page. For more information, call 1-800-98-ZETIA or visit [zetia.com](http://zetia.com).

**Zetia®**  
(ezetimibe) Tablets

A **different** way to help fight cholesterol



To find out if you qualify, call 1-800-347-7505.

**MERCK** / Schering-Plough Pharmaceuticals

Copyright © Merck/Schering-Plough Pharmaceuticals, 2009. All rights reserved. 209500610042-ZET  
ZETIA is a registered trademark of MSP Singapore Company, LLC.

# ZETIA® (ezetimibe) Tablets

## Patient Information about ZETIA (zēt'-ē-ă)

Generic name: ezetimibe (ē-zēt'-ē-mib)

Read this information carefully before you start taking ZETIA and each time you get more ZETIA. There may be new information. This information does not take the place of talking with your doctor about your medical condition or your treatment. If you have any questions about ZETIA, ask your doctor. Only your doctor can determine if ZETIA is right for you.

### What is ZETIA?

ZETIA is a medicine used to lower levels of total cholesterol and LDL (bad) cholesterol in the blood. ZETIA is for patients who cannot control their cholesterol levels by diet and exercise alone. It can be used by itself or with other medicines to treat high cholesterol. You should stay on a cholesterol-lowering diet while taking this medicine.

ZETIA works to reduce the amount of cholesterol your body absorbs. ZETIA does not help you lose weight. ZETIA has not been shown to prevent heart disease or heart attacks.

For more information about cholesterol, see the "What should I know about high cholesterol?" section that follows.

### Who should not take ZETIA?

- Do not take ZETIA if you are allergic to ezetimibe, the active ingredient in ZETIA, or to the inactive ingredients. For a list of inactive ingredients, see the "Inactive ingredients" section that follows.
- If you have active liver disease, do not take ZETIA while taking cholesterol-lowering medicines called statins.
- If you are pregnant or breast-feeding, do not take ZETIA while taking a statin.
- If you are a woman of childbearing age, you should use an effective method of birth control to prevent pregnancy while using ZETIA added to statin therapy.

ZETIA has not been studied in children under age 10.

### What should I tell my doctor before and while taking ZETIA?

Tell your doctor about any prescription and non-prescription medicines you are taking or plan to take, including natural or herbal remedies.

Tell your doctor about all your medical conditions including allergies.

Tell your doctor if you:

- ever had liver problems. ZETIA may not be right for you.
- are pregnant or plan to become pregnant. Your doctor will discuss with you whether ZETIA is right for you.
- are breast-feeding. We do not know if ZETIA can pass to your baby through your milk. Your doctor will discuss with you whether ZETIA is right for you.
- experience unexplained muscle pain, tenderness, or weakness.

### How should I take ZETIA?

- Take ZETIA once a day, with or without food. It may be easier to remember to take your dose if you do it at the same time every day, such as with breakfast, dinner, or at bedtime. If you also take another medicine to reduce your cholesterol, ask your doctor if you can take them at the same time.
- If you forget to take ZETIA, take it as soon as you remember. However, do not take more than one dose of ZETIA a day.
- Continue to follow a cholesterol-lowering diet while taking ZETIA. Ask your doctor if you need diet information.
- Keep taking ZETIA unless your doctor tells you to stop. It is important that you keep taking ZETIA even if you do not feel sick.

See your doctor regularly to check your cholesterol level and to check for side effects. Your doctor may do blood tests to check your liver before you start taking ZETIA with a statin and during treatment.

### What are the possible side effects of ZETIA?

In clinical studies patients reported few side effects while taking ZETIA. These included diarrhea, joint pains, and feeling tired.

Patients have experienced severe muscle problems while taking ZETIA, usually when ZETIA was added to a statin drug. If you experience unexplained muscle pain, tenderness, or weakness while taking ZETIA, contact your doctor immediately. You need to do this promptly, because on rare occasions, these muscle problems can be serious, with muscle breakdown resulting in kidney damage.

Additionally, the following side effects have been reported in general use: allergic reactions (which may require treatment right away) including swelling of the face, lips, tongue, and/or throat that may cause difficulty in breathing or swallowing, rash, and hives; joint pain; muscle aches; alterations in some laboratory blood tests; liver problems; inflammation of the pancreas; nausea; dizziness; tingling sensation; depression; gallstones; inflammation of the gallbladder.

Tell your doctor if you are having these or any other medical problems while on ZETIA. For a complete list of side effects, ask your doctor or pharmacist.

### What should I know about high cholesterol?

Cholesterol is a type of fat found in your blood. Your total cholesterol is made up of LDL and HDL cholesterol.

LDL cholesterol is called "bad" cholesterol because it can build up in the wall of your arteries and form plaque. Over time, plaque build-up can cause a narrowing of the arteries. This narrowing can slow or block blood flow to your heart, brain, and other organs. High LDL cholesterol is a major cause of heart disease and one of the causes for stroke.

HDL cholesterol is called "good" cholesterol because it keeps the bad cholesterol from building up in the arteries.

Triglycerides also are fats found in your blood.

### General information about ZETIA

Medicines are sometimes prescribed for conditions that are not mentioned in patient information leaflets. Do not use ZETIA for a condition for which it was not prescribed. Do not give ZETIA to other people, even if they have the same condition you have. It may harm them.

This summarizes the most important information about ZETIA. If you would like more information, talk with your doctor. You can ask your pharmacist or doctor for information about ZETIA that is written for health professionals.

### Inactive ingredients:

Croscarmellose sodium, lactose monohydrate, magnesium stearate, microcrystalline cellulose, povidone, and sodium lauryl sulfate.



**MERCK / Schering-Plough Pharmaceuticals**

Manufactured for:

Merck/Schering-Plough Pharmaceuticals  
North Wales, PA 19454, USA

By:

Schering Corporation  
Kenilworth, NJ 07033, USA

or Merck & Co., Inc., Whitehouse Station, NJ 08889, USA

Issued June 2008

REV 17

29480842T

COPYRIGHT © Merck/Schering-Plough Pharmaceuticals, 2001, 2002, 2007, 2008. All rights reserved.

Printed in USA. U.S. Patent Nos. 5,846,966; 7,030,106 and RE37,721.

20950061(3)(842)-ZET

## Control Your Destiny

Although to some extent HDL is genetically regulated, researchers generally agree that decreases in good cholesterol are the expected fallout of a nation increasingly beset by obesity, insulin resistance and diabetes. The good news? Many of these factors can be dealt with—if not eliminated—by changes in lifestyle, especially those involving diet, weight loss, exercise and smoking.

Where to begin? Start by setting a goal, experts say. A typical HDL for men is between 40 to 50 milligrams of cholesterol per deciliter of blood (mg/dl). Thanks to hormones like estrogen, which has a beneficial effect on HDL, women's levels are typically higher, between 50 and 60 mg/dl. While a level of 60 milligrams is generally considered protective against the development of heart disease, optimal levels can vary from individual to individual, says Dr. Steven Nissen, chairman of the Cleveland Clinic's Department of Cardiovascular Medicine. In general, however, a man's HDL should be no lower than 40, while a woman's should not dip below 45.

One way to raise your level is to stop smoking. Smoking alters the chemical composition of HDL, which is thought to decrease its beneficial effects. "Many studies show that if you quit smoking, HDL levels rise 15% to 25%," says Toth. "If someone says, 'By golly I want to raise my HDL the natural way,' and they stop smoking, they can see a significant increase in a short period of time."

Diet can also play a significant role in a person's HDL ups and downs. It's known that substituting monounsaturated fat, such as that in avocados, walnuts, flaxseed oil and olive oil, for the saturated fats in butter, cream, cheese, meat and palm oil, to name a few, can have a beneficial effect on HDL levels. So does replacing saturated fats with polyunsaturated ones, such as those in salmon, mackerel and other fatty fish. Conversely, trans-fat-laden fast food tends to lower HDL, as does an excess of carbohydrates.

**5 Ways to Boost Your HDL**

- 1 Maintain a healthy weight.
- 2 Replace saturated fats with monounsaturated and polyunsaturated fats.
- 3 Get 30 to 60 minutes of physical activity more days than not.
- 4 Ask your doctor about therapeutic levels of niacin to raise your HDL level.
- 5 Avoid tobacco, including second-hand smoke.

Source: American Heart Association

"The Mediterranean diet, which emphasizes the consumption of fruit, vegetables, olive oil, fish and legumes, has been shown to be very successful in helping to raise HDL," says Toth. "And this is true for both men and women."

One outgrowth of such diets is often weight loss—another good tactic to nudge one's HDL upward. A loss of 10% of body weight, sustained over time, can cause modest increases. But doctors advise dieters not to be disappointed if their HDL dips somewhat while weight loss is occurring. "When a person is actively losing weight, HDL falls," says Dr. Robert Eckel, a professor of Medicine at the University of Colorado School of Medicine in Denver and an expert in atherosclerosis. "I recommend that people who are dieting wait until their weight loss has stabilized for a month or two before having their HDL retested."

Among the most effective methods of promoting an HDL increase is simply to get off the couch. Over time, exercise can send HDL levels rising to new heights. Dr. Karol Watson, co-director with Dr. Foranow of UCLA's Cholesterol and Lipid Management Center, recommends that people get at least 20 to 30 minutes of moderately intense aerobic exercise per day. Marathon runners and those who spend substantially more time exercising each day tend to see the highest gains, providing the exercise habit is sustained over time. "I have seen HDLs increase from the low 30s to the 70s in some exercisers," says Watson.

## Focus on Self-Discipline

But what if running marathons isn't your bag, or if you're not willing or able to give up that occasional slice of chocolate chip cheesecake? Start small, say the experts. Even some lifestyle changes are better than none, and those are sometimes best accomplished incrementally. Moreover, there is one proven antidote to low HDL that doesn't require exercising much self-discipline at all, other than remembering to pop a pill every day. Research shows that mega-doses of niacin—also known as vitamin B3—can raise HDL 15% to 35% over time. However, the American Heart Association recommends avoiding over-the-counter niacin in favor of the prescription kind, since store-bought niacin is not regulated and may result in liver toxicity when taken at doses high enough to be considered therapeutic. Before beginning any kind of treatment, be sure to consult your doctor.

Pharmaceutical companies are also at work developing drugs aimed at raising HDL levels. In time, experts hope, individuals with low HDL may be able to regulate their levels in a way similar to how diabetics regulate insulin levels. "There are so few things in life and in medicine that we can control," says Dr. Watson. "But I'm heartened that low HDL is increasingly becoming a controllable problem." ■

# ONE GIANT BABY STEP FOR SCIENCE

The most perfectly preserved mammoth ever found reveals new information about life during the ice age.



## WAKING THE BABY MAMMOTH

PREMIERES SUNDAY  
**APRIL 26 9P<sup>E</sup>**



NATIONAL  
GEOGRAPHIC  
CHANNEL

[natgeotv.com/mammoth](http://natgeotv.com/mammoth)

The classic Moscow is well known, but there's another Moscow that visitors must see

PETER SAVODNIK ON THE RUSSIAN CAPITAL

# Global Business

□ CHINA □ GLOBAL ADVISER



## CHINA

**Buying Binge.** With prices down, Chinese firms are snapping up stakes in mining and oil companies to lock in raw materials

BY BILL POWELL / SHANGHAI

A FEW YEARS AGO, THE CHINESE CALLED it their Going Out strategy. State-owned companies in key industries were encouraged by the government to plant the flag of Chinese capitalism around the world by purchasing stakes in foreign companies. China was flush with cash and full of optimism—naïve optimism, it turned out. Beijing's fledgling sovereign wealth fund

China Investment Corp. poured \$3 billion into New York City-based private-equity firm Blackstone in return for a 10% stake in the company—just before the bottom fell out of U.S. debt and equity markets. That deal was followed by a \$5 billion purchase of a 9.9% stake in Morgan Stanley, whose share price has since fallen by more than half.

These were expensive lessons, but Beijing has decided that Going Out is still a bet-

ter economic strategy than staying home. Despite China's slowing economy, officials see the global recession as a prime opportunity to cheaply acquire strategically important raw materials such as iron ore, copper, oil and gas—commodities China will need in vast quantities in the long run. In the past two months, Chinese companies have

**Heavy metal** A Rio Tinto iron-ore mine; China plans to double its stake in the company to 18%

sought to buy assets abroad at an unprecedented pace. Aluminum Corp. of China (Chinalco) has announced plans to invest \$19.5 billion in Rio Tinto, one of the world's largest mining companies. If completed, the deal would be the biggest foreign purchase any Chinese company has ever made. In late February, Hunan Valin Iron & Steel Group of China purchased a \$771 million stake in the Australian iron-ore exporter Fortescue Metals Group. And China Minmetals, another state-owned firm, offered to pay \$1.2 billion in cash for Australia-based Oz Minerals, the world's second largest zinc miner. "These [Chinese] companies know this slump, while deep, will not last forever," says Xu Minle, a Shanghai-based

ment banker who is working on one of the resource deals.

The Chinese are not likely to be deterred, because the opportunity to buy energy and minerals this inexpensively may be historic. That's why the China Development Bank and China Petroleum & Oil Corp. last month invested \$10 billion in Petrobras, Brazil's state-owned oil company and the prime operator of one of the most promising new offshore fields in the world. The deal gives Petrobras capital to further develop the field. In return, China will get 100,000 bbl. to 160,000 bbl. a day for more than 20 years. And just before the Brazilian deal, Beijing agreed to lend \$15 billion to cash-strapped Rosneft, Russia's largest oil

company to pay off \$8.5 billion in debt—60% of it owed to foreign banks—that matures this year. Beijing looks like the last, best hope of miners and drillers.

Even so, not every shareholder is thrilled at the prospect of selling to the Chinese. Chinalco is a huge consumer of iron ore, and mining companies fear that the investment in Rio Tinto could give China more influence over the price. During the boom years, when Chinese companies' appetite for virtually every metal was voracious, they got stuck with stiff price increases. The deal could give Chinalco, which already owns 9.3% of Rio, better access to the company's choicest deposits of copper, iron ore and bauxite. The secretary-general of

## Rock-Bottom Prices



**\$771** MILLION

**BUYER:** Hunan Valin  
**SELLER:** Fortescue Metals

The Chinese steelmaker now owns 16.5% of the Australian mining company



**\$19.5** BILLION

**BUYER:** Chinalco  
**SELLER:** Rio Tinto

Some shareholders worry that the deal will give China pricing power



**\$1.2** BILLION

**BUYER:** Minmetals  
**SELLER:** Oz Minerals

The cash injection effectively cleared the Australian company's existing debt



**\$15** BILLION

**LENDER:** Chinese government  
**BORROWER:** Rosneft

The Russian oil company will pay off its loan by shipping crude to China at \$20 per bbl.

analyst at BOC International. "China is now making strategic investments overseas at a comparatively lower cost."

China's huge appetite is making some foreign governments nervous. Australia blocked the Minmetals deal with Oz, citing national security, forcing the Chinese firm to revise the offer to exclude a valuable gold and copper mine. And Libya exercised its option to buy Venerex Energy, a producer based in Calgary, Canada, whose biggest asset is an oil and gas field 100 miles (160 km) southwest of Tripoli. That thwarted a \$390 million bid that China National Petroleum Corp. had made to acquire Venerex. Beijing hasn't done itself any favors either. It blocked—on antitrust grounds that analysts considered flimsy—a bid by Coca-Cola to buy a large, privately owned fruit-juice producer in China. "It gives [foreign] governments ammunition to use against Chinese acquisitions that wasn't available before," acknowledges a Hong Kong-based invest-

ment banker, and an additional \$10 billion to Transneft, Russia's biggest pipeline company. The loans will be paid off not in cash but in crude—300,000 bbl. a day from the huge east Siberian oil fields. That's about 4% of China's current demand for crude oil. Over the 20-year life of the deal, Beijing will effectively be paying about \$20 per bbl. With oil expected to return to \$70 or \$80 per bbl., it could be the steal of the new century.

There is a lot more oil and gas where that came from, if Beijing can bring itself to depend on Moscow as a supplier. The two former communist powers have never trusted each other, but new capitalist economics trumps old socialist enmity. Russia needs money, and China has \$1 trillion sitting in corporate coffers.

There's no question that it's a buyer's market for raw materials and that many resource companies are struggling to find willing partners and financiers. China's Rosneft injection will allow the Russian

China's Iron and Steel Association, Shan Shanghua, has already hinted that Chinese buyers could have some additional clout. This rankles some of Rio's major shareholders. "It's up to Rio to convince us that this does not transfer key pricing power over a key commodity to a big customer," says a large institutional shareholder. Chinalco has tried to allay such fears, and Chinalco president Xiong Weiping says Rio's corporate strategies and management practices would remain unchanged.

Considering how far mineral prices have fallen, some analysts believe Chinalco might actually be paying a premium for Rio Tinto assets. But BOC International's Xu says, "The price is much, much lower for the assets—particularly iron ore and copper—than it would have been just six months ago. This seems like a pretty good deal." And as long as commodity prices are depressed, Chinese companies will be Going Out, cash in hand, ready to buy. ■

# A wise plan...rain or shine.



AS THIS FINANCIAL STORM rages on, it may be hard to see a sunny future. But history shows that the American economy is resilient; it's not a matter of if the sun will shine, but when.

So today, it's a good idea to proceed cautiously – prepare for the worst and plan for the best. At The Principal® we offer this guidance:

**TAKE A LONG-TERM VIEW.** For most investors we believe it's important to have a long-term approach to investing that focuses on performance over the long haul. As experienced retirement professionals, we think in years and decades, not days and weeks. There will always be stormy times. But a good plan can help you get through them with more confidence.

**THINK DIVERSIFICATION.** Take this opportunity to visit your financial professional and review your portfolio. One suggestion for long-term investing, say the experts, is including a variety of investment types in a portfolio. By diversifying among options such as stock, bonds and money market investments, you can help control the amount of risk you face and potentially increase the odds of meeting your investment goals.

**PICK A STRONG PARTNER.** When the going gets tough, you need a solid, experienced company you can rely on. For nearly 130 years, The Principal has been helping businesses and people map out their financial futures in

all kinds of markets. Our fundamentals remain strong during these difficult conditions. Our existing clients stick with us and new clients entrust us with their hard-earned dollars. We offer a high-quality and well-diversified investment portfolio. And we continue to earn top-tier financial strength ratings from all the major rating agencies. We were solid before the storm. We're solid today.

**TAKE CARE OF YOUR EMPLOYEES.** If you're a business, we offer the stability of a big company and the personal attention of a neighborhood shop. We have local support in offices nationwide. So you and your financial professional can bring all our resources to bear – from helping ensure you're meeting the fiduciary responsibilities of your qualified retirement plan to assessing your group life and health benefits.

**TAKE CARE OF YOURSELF.** For individuals, our asset allocation strategy – including target-risk and target-date solutions – can help reduce portfolio risk during times like these. And, because diversification is so important, we also have a broad array of fixed annuities and other income solutions to round out your long-term plan.

Through all of this, The Principal remains committed to helping you. No matter how cloudy the outlook, we'll help you find the silver lining.



WE'LL GIVE YOU AN EDGE®

*For more information about how to weather these markets, contact your financial professional or visit [principal.com/silverlining](http://principal.com/silverlining)*

\*Third-party ratings relate only to Principal Life Insurance Company, the largest member company of the Principal Financial Group, and do not reflect any ratings, actions or notices relating to the U.S. Life Insurance Sector generally. Source: Fitch Rating – AA – 'Very Strong' – fourth highest of 21 rating levels; Standard & Poor's Rating Group – 'AA' Very Strong – third highest of 21 rating designations; A.M. Best – A+ Superior – second highest of 16 rating levels; Moody's Investors Service – 'Aa2' Excellent – third highest of 21 rating levels. Ratings as of February 17, 2009. The four rating agencies referenced have placed negative outlooks on the U.S. Life Insurance Sector. A negative outlook means that the rating of many U.S. Life Insurance Companies may be downgraded due to impact of negative market conditions.

Asset allocation/diversification does not guarantee a profit or protect against a loss.

Information is current as of the creation of this piece. Keep in mind that portfolio holdings are subject to risk.

©2009 Principal Financial Services, Inc. Insurance products and plan administrative services provided by Principal Life Insurance Company. Securities offered through Principal Financial Services Corporation, (800) 247-1737, member SIPC. Bank products and services offered through Principal Bank®, member FDIC. Equal Housing Lender. Insurance and securities are not FDIC insured, have no bank guarantee, and may lose value. Principal Life, Principal Bank and Principal® are members of the Principal Financial Group.® Des Moines, IA 50392. #10131102010

## GLOBAL ADVISER

**Capital Intensive.** Recession may have taken off some of the shine, but Moscow can still dazzle. Five things to do



BY PETER SAVODNIK

THE CLASSIC MOSCOW OF THE Romanovs, Leo Tolstoy, ballet impresario Sergei Diaghilev and cellist Mstislav Rostropovich is well known: the Kremlin, the Bolshoi Ballet, the State Tretyakov Gallery, the Pushkin Museum of Fine Arts and the Moscow P.I. Tchaikovsky Conservatory top most-to-do lists. But there's another Moscow—alternately ostentatious, hip, crass, beautiful, elegant, luxurious and fascinating—that all visitors to the city must see if they want to get a feel for what this place is all about today.



**2 Gorky Park**

It's a great spot to walk along the Moscow River and watch the locals at play—picnicking, drinking, drinking some more, singing and carousing. Enter the park from the Park Kultury metro station. Proceed toward the river and walk along it all the way to the Uzbek restaurant Chihana, where it would be very wise to get one of the lamb dishes and a glass or two of red wine.



**3 Winzavod**

Tucked behind the rusting Kursky train station, Winzavod is a one-time factory complex that now houses galleries, boutiques and cafés. It's the hip place to go for fashion shows, art openings and celebrity sightings.



**4 O<sub>2</sub> Lounge**

Without a doubt, the most stunning views of Moscow—from the beautiful women servers to the panoramic vistas of the Kremlin—can be found at O<sub>2</sub>, on the 12th floor of the Ritz-Carlton. Prices of O<sub>2</sub>'s first-rate sushi and vodka are correspondingly stunning.



**5 The Bulvar**

Start at Chistiye Prudy (Clean Pond), then follow the Bulvar to Pushkin Square, the heart of Moscow. Here you'll run into hordes of people feeding the pigeons and checking on the statue of Alexander Pushkin, the father of Russian literature. If you walk a bit farther down the Bulvar, you'll reach Jean-Jacques, a favorite restaurant of the city's young and beautiful.



**Travel Hot Spots**

For more insider's city guides, travel advice and cheap deals, go to [time.com/travel](http://time.com/travel)



## OUTDOOR SPACES

ONE OF MANY FEATURES DESIGNED TO GIVE YOU A BREATHER  
MASTER THE LONG TRIP™

RESIDENCEINN.COM

Residence  
Inn  
Marriott

**Paul Fredrick**

YOUR FIT. YOUR STYLE.

Crisp, comfortable white 100% cotton pinpoint oxford dress shirts in Regular, Big & Tall or Trim Fit at a

**SPECIAL  
INTRODUCTORY  
PRICE...**

**\$19.95**

Reg. \$39.50-\$49.50



Plus, **FREE**  
monogramming!  
(an \$8.50 value)

Add this Satin  
Stripe Necktie  
for only \$19.95!

Item #TUC2408  
(Regularly \$49.50)

Specify promotional code **T9MSTA**.

New customer offer. Limit four shirts per customer. Shipping charges extra. Cannot be combined with other offers. Expires 5/31/09.

*More options than you'll find anywhere else!*

**Your Collar Style:** Six Collar Choices.

**Your Cuff:** Button or French Cuff.

**Your Fit:** Regular, Big & Tall or Trim.

**Your Size:** 14 1/2" x 32" to 20" x 37".

Order Today! Call 1-800-247-1417 or visit [PaulFredrick.com/OxfordShirt](http://PaulFredrick.com/OxfordShirt)

# Arts

□ MUSIC □ THE BIG PICTURE □ SHORT LIST

Down with vampires.  
Long live (or is it *die*?)  
the zombie

THE BIG PICTURE, PAGE 61



## MUSIC

## How Do You Get To Carnegie Hall?

Practice. Then  
audition on YouTube

BY VIVIEN SCHWEITZER

HANNAH PAULINE TARLEY, A PONYTAILED 17-year-old violinist, smiles for the camera. Then she plays the opening notes of an excerpt from Brahms' *Symphony No. 4* as she sways in a room decorated with stickers and posters of the Beatles and the San Francisco Symphony Youth Orchestra.

Tarley filmed herself in her bedroom in Cupertino, Calif., using a computer placed atop several volumes of the *Encyclopaedia Britannica*. She is one of approximately 3,000 professional and amateur classical musicians in countries from Bermuda to Azerbaijan who auditioned by video in December and January for the YouTube

Symphony Orchestra. This groundbreaking ensemble, the first to screen members entirely online, will debut on April 15 at New York City's Carnegie Hall in a concert conducted by Michael Tilson Thomas, music director of the San Francisco Symphony.

The project is the brainchild of Google, which hopes to both foster online classical-music communities and cement YouTube's reputation as a repository for quality content. After dreaming up the idea in late 2007, Google approached prominent musicians and ensembles such as the London Symphony Orchestra and Tilson Thomas, a new-media pioneer in his work with the San Francisco and New World Symphonies.

"Classical music is often perceived as something which is traditionalist and perhaps even a little elitist," says Ed Sanders, a YouTube marketing manager. But the industry response, he says, was overwhelmingly positive. Google is paying all costs—a sum Sanders wouldn't disclose—including visa and travel expenses for the musicians, who come from 30 countries.

Musicians submitted videos of themselves performing repertoire staples as well as a new work composed for the occasion: the *Internet Symphony No. 1 "Eroica"* by Tan Dun, who wrote the sound track for the film *Crouching Tiger, Hidden Dragon*.

The clips were evaluated by members of the London Symphony Orchestra and the Berlin and New York Philharmonics, among other ensembles, who selected 200 finalists. Those videos were posted on the YouTube Symphony Orchestra channel in February. YouTube users then voted for their favorites, *American Idol*-style—and in *Idol*-like droves. Since the launch of YouTube.com/Symphony in December 2008, organizers say, the site has received more than 14 million views.

### The Making of a Virtual Orchestra

TILSON THOMAS, WHO MADE THE FINAL selection for the April 15 concert, says the project is one way to "widen everyone's conception of what classical music is," a point he'll underscore with an eclectic program including works by Bach, Mozart, Brahms, Villa-Lobos, John Cage, Tan Dun and the DJ-composer Mason Bates. He hopes the project will demonstrate how important the genre is to people of different ages, nationalities, backgrounds and professions—and that performers will learn how to use the Internet and YouTube to better market themselves, just as budding writers can blog to gain publicity.

Eric Moe, a 35-year-old trumpeter from Spokane, Wash., who made the final cut, says it's essential for musicians to be techno-savvy. Moe, who filmed his



**'The purpose of music and maybe even the purpose of life is to connect with people and create.'**

—ERIC MOE, TRUMPETER

audition in a church, experimented with several laptops and Web cameras before creating a video he was happy with. He compares the YouTube audition process to online dating: you don't know if you're actually going to meet the person or what he or she is really like.

The winners had a chance to get to know each other—virtually, that is. In addition to their audition, each winner posted an introductory video. Dressed in a kimono, Maki Takafuji, who lives in Kyoto, Japan, plays a brief marimba solo and talks about her music education. Jim Moffat, a horn player who works in technology marketing in the U.K., introduces himself with London Bridge in the background. Nina Perlove, a flutist from Cincinnati, Ohio, begins her video aspirationally, by playing the song "New York, New York." David France, a violinist who

**YouTube maestros** Tilson Thomas, left, will conduct the orchestra; Tan composed for it

teaches at the Bermuda School of Music, greets viewers from a sandy beach.

Rachel Hsieh, a 24-year-old cellist studying for a master's at the Peabody Conservatory, filmed her audition in her Baltimore apartment. She sees the YouTube Symphony as a way to reach audiences beyond music aficionados: "A lot of people are exposed to YouTube, and they go on there for fun. It's a really easy way for them to just click on something and see something new."

### YouTube's Invisible Beethovens

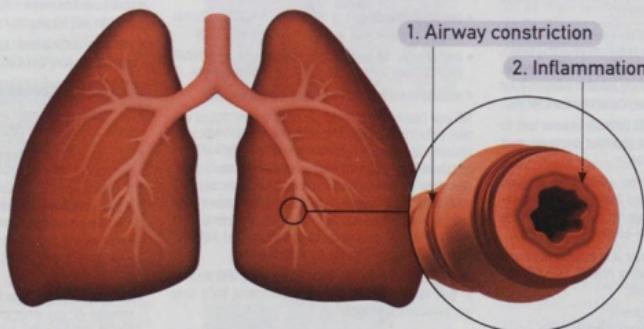
THE YOUTUBE MUSICIANS WILL HAVE their horizons widened too. They'll perform with prominent soloists, including violinist Gil Shaham. Cellist Yo-Yo Ma and pianist Lang Lang will make a video appearance. The musicians will rehearse the program during a classical-music summit at Carnegie Hall from April 12 through 15. They've already had a chance to study the repertory in online master classes hosted by professionals like Maxine Kwok-Adams, a violinist with the London Symphony Orchestra, who offers bowing tips for the Tan Dun piece.

All the video submissions of that work (which received rave reviews from participants) will be compiled into a mash-up video to be shown on April 15, to coincide with the concert. And audience members will be permitted to videotape the Carnegie event. (Look for clips—where else?—on YouTube.) In an interview on the YouTube Symphony site, Tan enthuses about the possibilities offered by the Internet. "There are oh-so-many invisible Beethovens behind YouTube," he says.

For Moe, who believes that "orchestras need to figure out how to be relevant and reach new audiences," the most fascinating aspect of the YouTube orchestra is its vision of community. "The purpose of music and maybe even the purpose of life is to connect with people and create," he says. Whether that will work musically is anyone's guess. But it is undoubtedly, as Moe puts it, a "really fun experiment." And for the performers, there's not much to lose. "I'm so glad someone is footing the bill!" Moe says.

For other participants, there are benefits beyond the chance to expand the reach of classical music. When Hannah Tarley, the California teenager, asked to get her ears pierced about seven years ago, her mother told her she'd be allowed to do so only if she performed at Carnegie Hall. It used to be that the way to get to Carnegie Hall was to practice, but the world is a little different now. She practiced—and then she uploaded her video—and then she got there. ■

# Asthma has 2 main causes. Treating both with **ADVAIR®** helps prevent symptoms.



If your symptoms keep coming back, it could be that your medicine\* can't treat both main causes of asthma.

**ADVAIR treats both main causes to help prevent symptoms from occurring in the first place.**



Get your first full prescription FREE.† Go to [ADVAIR.com](http://ADVAIR.com) or call 1-800-513-5138.

\*ADVAIR contains 2 medicines; other products may contain just 1.

†Subject to eligibility. Restrictions apply.

**Important Information About ADVAIR DISKUS.** Prescription ADVAIR won't replace fast-acting inhalers for sudden symptoms and should not be taken more than twice a day. ADVAIR is for people who still have symptoms on another asthma controller, or who need two controllers. ADVAIR contains salmeterol. In patients with asthma, medicines like salmeterol may increase the chance of asthma-related death. So ADVAIR is not for people whose asthma is well controlled on another controller medicine.

Talk to your doctor about the risks and benefits of treating your asthma with ADVAIR. Do not use ADVAIR with long-acting beta<sub>2</sub>-agonists for any reason. If you are taking ADVAIR, see your doctor if your asthma does not improve or gets worse. Thrush in the mouth and throat may occur. Tell your doctor if you have a heart condition or high blood pressure. Some people may experience increased blood pressure, heart rate, or changes in heart rhythm. ADVAIR is for patients 4 years and older. For patients 4 to 11 years old, ADVAIR 100/50 is for those who have asthma symptoms while on an inhaled corticosteroid.

Please see accompanying important information about ADVAIR DISKUS.

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit [www.fda.gov/medwatch](http://www.fda.gov/medwatch), or call 1-800-FDA-1088.



Partnership for  
Prescription Assistance



If you don't have prescription coverage and can't afford your medicines, visit [ppax.org](http://ppax.org), or call 1-888-4PPA-NOW (1-888-477-2669)

**ADVAIR DISKUS® 100/50**  
(fluticasone propionate 100 mcg and salmeterol 50 mcg inhalation powder)

# ADVAIR DISKUS® 100/50, 250/50, 500/50 (fluticasone propionate 100, 250, 500 mcg and salmeterol 50 mcg inhalation powder)

## What is the most important information I should know about ADVAIR DISKUS?

- In patients with asthma, long-acting beta<sub>2</sub>-agonist (LABA) medicines, such as salmeterol (one of the medicines in ADVAIR DISKUS), may increase the chance of death from asthma problems. In a large asthma study, more patients who used salmeterol died from asthma problems compared with patients who did not use salmeterol. It is not known whether fluticasone propionate, the other medicine in ADVAIR DISKUS, changes your chance of death from asthma problems seen with salmeterol. Talk with your healthcare provider about this risk and the benefits of treating your asthma with ADVAIR DISKUS.
- **ADVAIR DISKUS does not relieve sudden symptoms.** Always have a fast-acting inhaler (short-acting beta<sub>2</sub>-agonist medicine) with you to treat sudden symptoms. If you do not have a fast-acting inhaler, contact your healthcare provider to have one prescribed for you.
- Do not stop using ADVAIR DISKUS unless told to do so by your healthcare provider because your symptoms might get worse.
- ADVAIR DISKUS should be used only if your healthcare provider decides that another asthma-controller medicine alone does not control your asthma or that you need 2 asthma-controller medicines.
- Call your healthcare provider if breathing problems worsen over time while using ADVAIR DISKUS. You may need different treatment.
- Get emergency medical care if:
  - breathing problems worsen quickly, and
  - you use your fast-acting inhaler, but it does not relieve your breathing problems.

## What is ADVAIR DISKUS?

- ADVAIR DISKUS contains 2 medicines:

- fluticasone propionate (the same medicine found in FLOVENT™), an inhaled corticosteroid medicine. Inhaled corticosteroids help to decrease inflammation in the lungs. Inflammation in the lungs can lead to asthma symptoms.  
- salmeterol (the same medicine found in SEREVENT™), a LABA. LABA medicines are used in patients with asthma or chronic obstructive pulmonary disease (COPD). LABA medicines help the muscles around the airways in your lungs stay relaxed to prevent symptoms, such as wheezing and shortness of breath. These symptoms can happen when the muscles around the airways tighten. This makes it hard to breathe. In severe cases, wheezing can stop your breathing and cause death if not treated right away.

## Asthma

ADVAIR DISKUS is used long term, twice a day, to control symptoms of asthma and to prevent symptoms such as wheezing in adults and children ages 4 and older.

## Chronic Obstructive Pulmonary Disease (COPD)

COPD is a chronic lung disease that includes chronic bronchitis, emphysema, or both. ADVAIR DISKUS 250/50 is used long term, twice a day, to help improve lung function for better breathing in adults with COPD. ADVAIR DISKUS 250/50 has been shown to decrease the number of flare-ups and worsening of COPD symptoms (exacerbations).

## Who should not use ADVAIR DISKUS?

Do not use ADVAIR DISKUS:

- to treat sudden, severe symptoms of asthma or COPD
- if you have a severe allergy to milk proteins. Ask your doctor if you are not sure.

## Important Information

This brief summary does not take the place of talking to your healthcare provider about your medical condition or treatment.

## What should I tell my healthcare provider before using ADVAIR DISKUS?

Tell your healthcare provider about all of your health conditions, including if you:

- have heart problems
- have high blood pressure
- have seizures
- have thyroid problems
- have diabetes
- have liver problems
- have osteoporosis
- have an immune system problem
- are pregnant or planning to become pregnant. It is not known if ADVAIR DISKUS may harm your unborn baby
- are breastfeeding. It is not known if ADVAIR DISKUS passes into your milk and if it can harm your baby
- are allergic to any of the ingredients in ADVAIR DISKUS, any other medicines, or food products
- are exposed to chickenpox or measles

Tell your healthcare provider about all the medicines you take, including prescription and nonprescription medicines, vitamins, and herbal supplements. ADVAIR DISKUS and certain other medicines may interact with each other. This may cause serious side effects. Especially, tell your healthcare provider if you take ritonavir. The anti-HIV medicines Norvir® (ritonavir capsules) Soft Gelatin, Norvir® (ritonavir oral solution), and Kaletra® (lopinavir/ritonavir) Tablets contain ritonavir.

Know the medicines you take. Keep a list and show it to your healthcare provider and pharmacist each time you get a new medicine.

## How do I use ADVAIR DISKUS?

Do not use ADVAIR DISKUS unless your healthcare provider has taught you and you understand everything. Ask your healthcare provider or pharmacist if you have any questions.

- Children should use ADVAIR DISKUS with an adult's help, as instructed by the child's healthcare provider.
- Use ADVAIR DISKUS exactly as prescribed. **Do not use ADVAIR DISKUS more often than prescribed.** ADVAIR DISKUS comes in 3 strengths. Your healthcare provider will prescribe the one that is best for your condition.
- The usual dosage of ADVAIR DISKUS is 1 inhalation twice a day (morning and evening). The 2 doses should be about 12 hours apart. Rinse your mouth with water after using ADVAIR DISKUS.
- If you take more ADVAIR DISKUS than your doctor has prescribed, get medical help right away if you have any unusual symptoms, such as worsening shortness of breath, chest pain, increased heart rate, or shakiness.
- If you miss a dose of ADVAIR DISKUS, just skip that dose. Take your next dose at your usual time. Do not take 2 doses at one time.
- Do not use a spacer device with ADVAIR DISKUS.
- Do not breathe into ADVAIR DISKUS.
- While you are using ADVAIR DISKUS twice a day, do not use other medicines that contain a LABA for any reason. Ask your healthcare provider or pharmacist if any of your other medicines are LABA medicines.
- Do not change or stop any of your medicines used to control or treat your breathing problems. Your healthcare provider will adjust your medicines as needed.
- Make sure you always have a fast-acting inhaler with you. Use your fast-acting inhaler if you have breathing problems between doses of ADVAIR DISKUS.

## Call your healthcare provider or get medical care right away if:

- your breathing problems worsen with ADVAIR DISKUS
- you need to use your fast-acting inhaler more often than usual
- your fast-acting inhaler does not work as well for you at relieving symptoms
- you need to use 4 or more inhalations of your fast-acting inhaler for 2 or more days in a row
- you use 1 whole canister of your fast-acting inhaler in 8 weeks' time
- your peak flow meter results decrease. Your healthcare provider will tell you the numbers that are right for you.
- you have asthma and your symptoms do not improve after using ADVAIR DISKUS regularly for 1 week

## What are the possible side effects with ADVAIR DISKUS?

- See "What is the most important information I should know about ADVAIR DISKUS?"
- Patients with COPD have a higher chance of getting pneumonia. ADVAIR DISKUS may increase the chance of getting pneumonia. **Call your healthcare provider if you notice any of the following symptoms:**
  - increase in mucus (sputum) production
  - change in mucus color
  - increased breathing problems
  - increased cough
  - fever
  - chills
- **serious allergic reactions.** Call your healthcare provider or get emergency medical care if you get any of the following symptoms of a serious allergic reaction, including:
  - rash
  - swelling of the face, mouth, and tongue
  - hives
  - breathing problems
- **increased blood pressure**
- **a fast and irregular heartbeat**
- **tremor**
- **weakened immune system and a higher chance of infections**
- **lower bone mineral density.** This may be a problem for people who already have a higher chance of low bone density (osteoporosis).
- **eye problems including glaucoma and cataracts.** You should have regular eye exams while using ADVAIR DISKUS.
- **slowed growth in children.** A child's growth should be checked often.

## Other common side effects include:

- hoarseness and voice changes
- throat irritation
- thrush in the mouth and throat
- respiratory tract infections

Tell your healthcare provider about any side effect that bothers you or that does not go away.

These are not all the side effects with ADVAIR DISKUS. Ask your healthcare provider or pharmacist for more information.

Call your doctor for medical advice about side effects. You may report side effects to the FDA at 1-800-FDA-1088.

Ask your healthcare provider or pharmacist for additional information about ADVAIR DISKUS. You can also contact the company that makes ADVAIR DISKUS (toll free) at 1-888-825-5249 or at [www.advar.com](http://www.advar.com).

ADVAIR DISKUS, DISKUS, FLOVENT, and SEREVENT are registered trademarks of GlaxoSmithKline. Norvir and Kaletra are registered trademarks of Abbott Laboratories.

# Zombies Are the New Vampires.

Hang on to your brains—the walking dead are staging a pop-culture coup

BY LEV GROSSMAN

IF THERE'S A SOCIAL HIERARCHY AMONG monsters, zombies are not at the top of the list. They may not even be on the list. They're not cool like werewolves. There's no Warren Zevon song about them. They're not classy like Dracula and Frankenstein, who can trace their lineage back to respectable 19th century novels. All zombies have is a bunch of George Romero movies.

But the lowly zombie is making its move. For the past few years, vampires have been the It monster, what with *Twilight* and all, but that's changing. Diablo Cody, of *Juno* fame, is producing a movie called *Breathers: A Zombie's Lament*, based on a new novel about life (if that's the word) as one of the walking dead. Later this year, Woody Harrelson and Abigail Breslin will star in the zom-com *Zombieland*. Max Brooks' best-selling zombie novel *World War Z* is being filmed by Marc Forster, the guy who directed *Quantum of Solace*. In comic books, the *Marvel Zombies* series features rotting, brain-eating versions of Spider-Man, Iron Man and the Hulk. The zombie video game *Resident Evil 5* shipped 4 million copies during its first two weeks on the market. Michael Jackson's zombie video *Thriller* is coming to Broadway.

Apparently no one is safe from the shambling, newly marketable armies of the dead—not even Jane Austen. Seth Grahame-Smith is the author of a new novel called *Pride and Prejudice and Zombies*, about a strangely familiar English family called the Bennets that is struggling to marry off five daughters while at the same time fighting off wave after wave of relentless, remorseless undead—since, as the novel's classic first line tells us, "It is a truth universally acknowledged that a zombie in possession of brains must be in want of more brains."

It's surprising how easily Austen's novel succumbs to the conventions of a zombie flick. Much of Austen's work is about using wit and charm and good manners to avoid talking about ugly realities like sex and money. In Grahame-Smith's version, zombies are just another one of those ugly realities. "What was so fun about the book is the politeness of it all," says Grahame-Smith, who's a freelance writer in Los Angeles. "They don't even like to say the word *zombie*, even though their country is

besieged by zombies. They're everywhere, and people are literally being torn apart before their very eyes, and other than the few, like Elizabeth Bennet, who face this problem head on, they would almost rather not talk about it."

It's not easy to put your finger on what's appealing about zombies. Vampires you can understand. They're good-looking and sophisticated and well dressed. They're immortal. Some of them have castles. You can imagine wanting to be a vampire or at least wanting to sleep with one. Nobody wants to sleep with zombies. They're hideous and mindless. They don't have superpowers. Their only assets are their infectiousness, single-minded perseverance and virtual unkillability.

Nevertheless, they seem to be telling us something about the zeitgeist. Once you start looking, you see them everywhere. Who hasn't had a high school acquaintance come back from the dead as a Facebook friend or a follower on Twitter? And what monster could be better suited to our current level of ecological anxiety? Zombies are biodegradable, locally sourced and sustainable—they're made of 100% recycled human. And look out for those zombie banks, President Obama!

Let's not forget that *Night of the Living Dead*, the founding film of the modern zombie tradition, made its appearance in 1968 as a commentary on the Vietnam War, evoking its extreme violence and the surreal dehumanization of the combatants. Now we're locked in another prolonged, sweaty, morally ambiguous overseas conflict, and—surprise—look who's at the door again wanting to borrow a cup of brains. "We live in an age when it's very easy to be afraid of everything that's going on," Grahame-Smith says. "There are these large groups of faceless people somewhere in the world who mean to do us harm and cannot be reasoned with. Zombies are sort of familiar territory."

If there's something new about today's zombie, it's its relatability. Sure, he's an abomination and a crime against all that is good and holy. But he exemplifies some real American values too. He's plucky and tenacious—you can cut off his limbs and he'll keep on coming atcha. And he's humble. You won't find zombies swanning around and putting on airs like some other monsters I could mention. They're monsters of the people. It was the beginning of the end for vampires when Lehman Brothers went under, those bloodsucking parasites. Down with vampires. Long live (or is it die?) the zombie: the official monster of the recession.



## They're Dead Sexy

- 1 Jane Austen, zombified!
- 2 Marvel Zombies turns heroes like Spider-Man into walking corpses.
- 3 Resident Evil 5 sends players on a zombie-killing spree.
- 4 The Norwegian indie Dead Snow pits med students against Nazi zombies



# FORTUNE® BRAINSTORM GREEN

April 20-22, 2009  
Laguna Niguel, CA

## SEIZE THE OPPORTUNITY

At this crucial time of transformation for companies and the sustainability movement, join America's top CEOs, policy leaders, and environmentalists for the premier green business event of 2009.

### SPEAKERS INCLUDE:

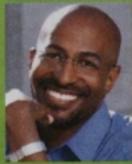
**President Bill Clinton**  
Founder, William J. Clinton Foundation  
42nd President of the United States



**Bill Ford**  
Executive Chairman  
Ford Motor Company



**H. Fisk Johnson**  
Chairman and CEO  
S.C. Johnson & Son, Inc.



**Van Jones**  
Special Advisor for Green Jobs,  
Enterprise and Innovation  
White House Council on  
Environmental Quality



### Program Partners:



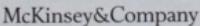
Participation is by invitation only, and subject to Fortune approval.

To Register: [FortuneBrainstormGreen.com](http://FortuneBrainstormGreen.com)

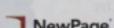
### Gold Sponsors:



### Knowledge Partner:



### Bronze Sponsors:

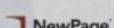


INTEGRITY WELCOMES



SUSTAINABLE FORESTRY INITIATIVE

### Silver Sponsors:



Carbon Offset Partner:



# Short List

TIME'S PICKS FOR THE WEEK



## 1 BOOK **The Rocket That Fell to Earth**

To paint a portrait of pitcher Roger Clemens, whose alleged steroid abuse may crush his Hall of Fame chances, former *SPORTS ILLUSTRATED* writer Jeff Pearlman tracks down Rocket's childhood chums, college teammates and obscure Major League contemporaries. Bulldog effort, exceptional book.

## 2 EXHIBITION **Tintoretto, Veronese**

This voluptuous show at Boston's Museum of Fine Arts, full of knockout loans like Titian's *Flora* (right), charts how the Big Three of Venetian painting used their art to speak to one another—even when they weren't on speaking terms themselves.



## 3 MOVIE **Medicine for Melancholy**

After a one-night stand, Joanne and Micah (*The Daily Show*'s Wyatt Cenac) are content to go their separate ways. But as they wander a desaturated San Francisco, they open to the idea that their meeting might just mean something. You can see it on demand via cable.

## 4 DVD **Pre-Code Hollywood Collection**

*Merrily We Go to Hell*, a potent fable of an alcoholic writer, could have been the title of any of the racy, raucous melodramas made in the 1930-34 era. This must-have six-pack of Paramount pre-Codeers shows how one movie studio faced the Depression: with style and snazz.

## 5 DVD **Anvil: The Story of Anvil**

For a moment in the 1980s, they hoped they'd become the heavy-metal band. Reality had other ideas, yet these Canadians kept on poundin' through decades of ignominy and, worse, anonymity. Sacha Gervasi's sweet doc is a *Spinal Tap* for losers who never give up dreaming.

### Arts Online

For more reviews and openings this weekend, go to [time.com/entertainment](http://time.com/entertainment)



## Jay McInerney's Short List

Jay McInerney wrote the 26 short stories in his new book, *How It Ended*, over the past 26 years. When he isn't busy writing, here's what's catching his eye and ear—and where in all the bright lights of the big city he goes for a "kick-ass" party.

### Three writers' lives

*Flannery: A Life of Flannery O'Connor* by Brad Gooch, *Cheever: A Life* by Blake Bailey and *Hiding Man: A Biography of Donald Barthelme* by Tracy Daugherty. Some wonderful alignment of the planets has given us three excellent biographies of three of the greatest short-story writers of the 20th century all at once. Cheever and Barthelme were both so badly behaved that their biographers have an unfair advantage, but Gooch, against heavy odds, brings the brilliant Catholic recluse to life. Now if only someone will write as good a biography of Raymond Carver.

### Music that defies description

I don't really know how to describe Animal Collective's music—techno folk?—but I have been mesmerized by it ever since my son Barrett turned me on to this Baltimore-based group.

### A worthy successor to *South Park*

*Eastbound & Down*—the nastiest, funniest new show since *South Park*. And Danny McBride gives the most cringe-inducing performance in a series since Ricky Gervais'.

### Parties with a literary twist

Just as the moment that George Plimpton's death deprived literary New York City of its great host, Brooke Geahan appeared on the scene and began throwing parties. Her Accompanied Literary Society sponsors not only kick-ass parties but also readings, symposia and even séances.

### A very unlikely magazine

I couldn't believe the title either, but *Garden & Gun* captures the contradictions of contemporary Southern living. Beautiful photography and prose from top Southern writers.



Joel

# Stein

## Song of Myself. I sing the Joel electric—and yet I am not technically a narcissist. This explains why I'm not famous

ONE THING I'VE LEARNED ABOUT ME AFTER A LOT OF Googling myself is that most of my sentences contain the words *I, me* and *myself*. So when I found out that Dr. Drew Pinsky had given a test to 200 celebrities to find out if they're more narcissistic than everyone else, I wanted to take the test too. And I wanted to print the results in a magazine.

In the least surprising poll not conducted by *USA Today*, Pinsky proved that celebrities are indeed narcissistic, in his new book *The Mirror Effect: How Celebrity Narcissism Is Seducing America*. While the average American scores a 15.3 on the Narcissism Personality Inventory, a 40-question test long used by psychologists, celebrities averaged 17.84. Longtime stars and newbies scored similarly, which might lead you to conclude that fame doesn't turn people into narcissists—it just attracts them. The more a person's fame was the unintended by-product of a skill, like playing an instrument, the lower the score. Reality-show participants landed numbers you'd expect only from 2-year-olds and fascist dictators.

Since what I do can be replicated by anyone with a blog, I expected a 41. But I got a 14. Which rocked the foundation of my identity. I'm a man who writes about himself for a living. A man who has never said no to an offer to appear on *E!*, who tried out for *The Real World*, who loves it when Gawker mocks him, who has a "Joel Stein" RSS feed tapped directly into his veins, who is writing about himself in the third person. I'm a man who called everyone he knows to brag about his low narcissism score. If I'm not a narcissist, who am I?

When I ask Pinsky if, perhaps, the test doesn't work on people who unwittingly outsmart it with their genius-level IQ, he assures me that the results were correct. Narcissists, it turns out, can't even fake humility through transparently self-deprecating jokes. So my desire to be in magazines and on TV and on the stage of your child's school play is not a problem. "If you were living in Greek times and decided you wanted to speak in front of the Athenian assembly, does that mean you're a narcissist or that you wanted to participate in the institution of the times?" Pinsky asks. I'm not sure, but I do know that he nailed my main reason for hoping someone discovers a time machine.

I, it turns out, am just insanely egotistical—much like Pinsky, who scored a 16 on the test despite the fact that he has been on more VH1 shows than I have and has a photo of himself on his book jacket that is slightly bigger than the book itself. Egotism isn't considered a personality disorder by the American Psychiatric Association, and it doesn't prevent relationships, as narcissism does. It simply means that in our conversation, neither of us got to finish his sentences.

Part of the reason my score was normal is that the definition of *normal* has moved. "If we'd taken this study in 1850, we'd all be an 8 or a 9," says Pinsky. "The prevailing wisdom is that there's a steady trend toward narcissism



over the past 150 years." In their new book, *The Narcissism Epidemic*, psychology professors Jean Twenge and W. Keith Campbell compare the growing psychological condition to obesity. The average college student's score has gone up 20% since 1983, and scores in the dangerous over-20 range have nearly doubled. "No one ever talks about how much they like history on MySpace. They talk about how hot they are," Twenge said. Then she said some other stuff, but unfortunately I stopped listening when she told me I was in the index of her book. Page 106. Check it out.

Narcissism has probably been increasing since the Renaissance, picking up speed in the 1970s when Tom Wolfe coined the *Me decade* and Christopher Lasch wrote *The Culture of Narcissism*, then speeding into hyperdrive during the past few years. Both Twenge and Pinsky argue that the narcissism of celebrities is being mirrored in the culture by Americans who, like a child, mimic attention-getting star behavior by singing on YouTube, sexting photos, getting plastic surgery or naming their totally non-Hungarian son Laszlo Stein.

But I'm not sure this is such a bad thing. There's a reason we tell our kids they're special and can do anything they want. A monolithic culture that puts a ceiling on personal expectations isn't very interesting. One that celebrates differences and self-expression tolerates not only diversity but also the opportunity for individual greatness. Sure, that means some selfishness and entitlement and a few Tila Tequilas, but it also means greater freedom. And it's a whole lot more entertaining. By the end of the year, I'm hoping to get up to a 15.

**IF 41 MPG DOESN'T CHARGE YOU UP,  
ITS BATTERY WILL.\***

**THE NEW 2010 FORD FUSION HYBRID**

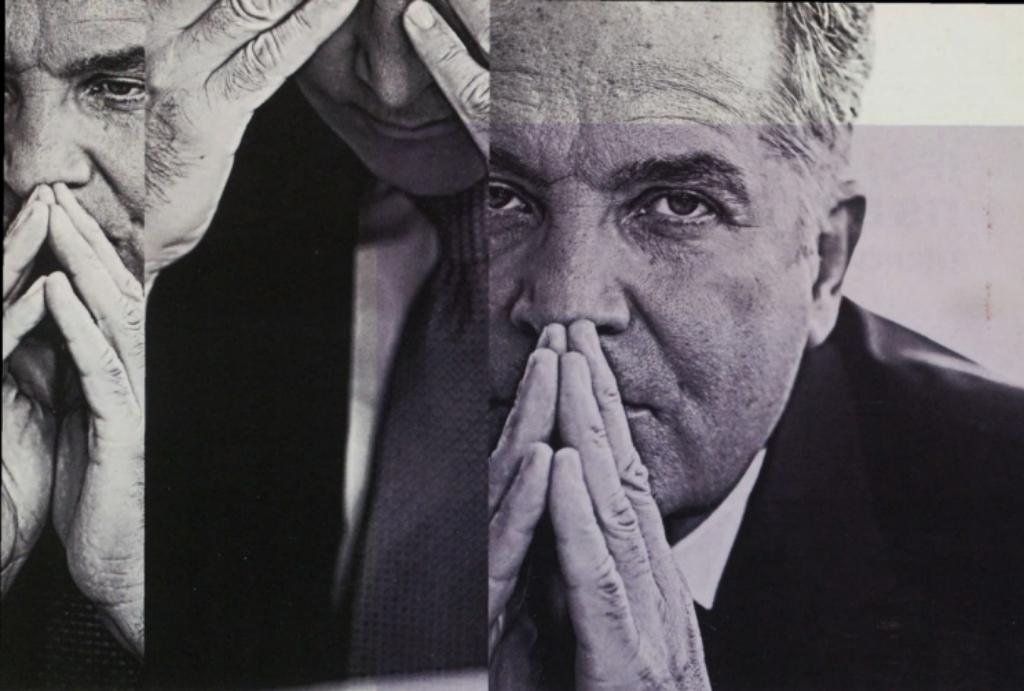


**Our next-generation battery pack helps Fusion Hybrid deliver 41 city mpg,\*** making it the most fuel-efficient midsize sedan. It also allows us to do other things better than the competition, like go 47 mph in electric vehicle mode and travel more than 700 miles on a single tank. [fordvehicles.com](http://fordvehicles.com)



**Drive one.**

\*EPA-estimated 41 city/36 hwy mpg. Actual mileage will vary. Midsize class per R. L. Polk & Co. 17.5-gallon gas tank.



# NO ONE HAS MORE VESTED INTEREST IN YOU, THAN YOU.

Whatever you pay your full-service brokerage, there's no substitute for calling Scottrade and taking control of your future. Call 1-800-619-7283, stop by your local branch office or visit [scottrade.com](http://scottrade.com).

**Scottrade®**



\*Online market and limit stock trades are just \$7 for stocks priced \$1 and above.

Member FINRA/SIPC